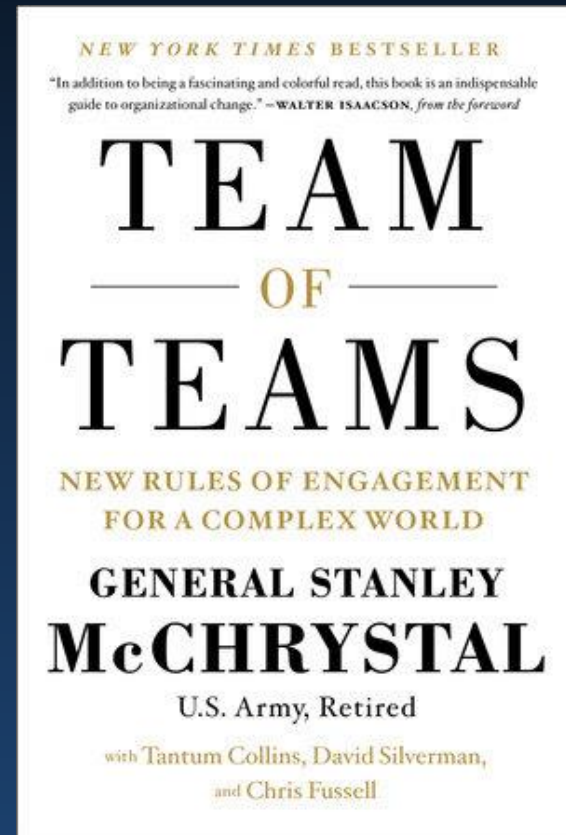


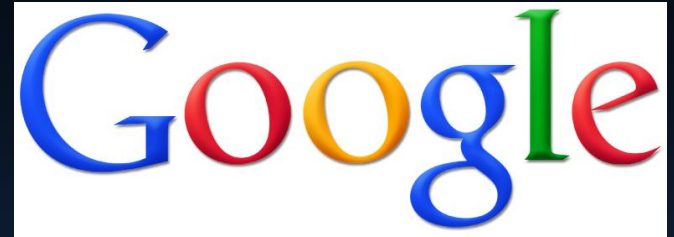
Pop Quiz

Who is the leader of Daesh?

Abu Bakr al-Baghdadi



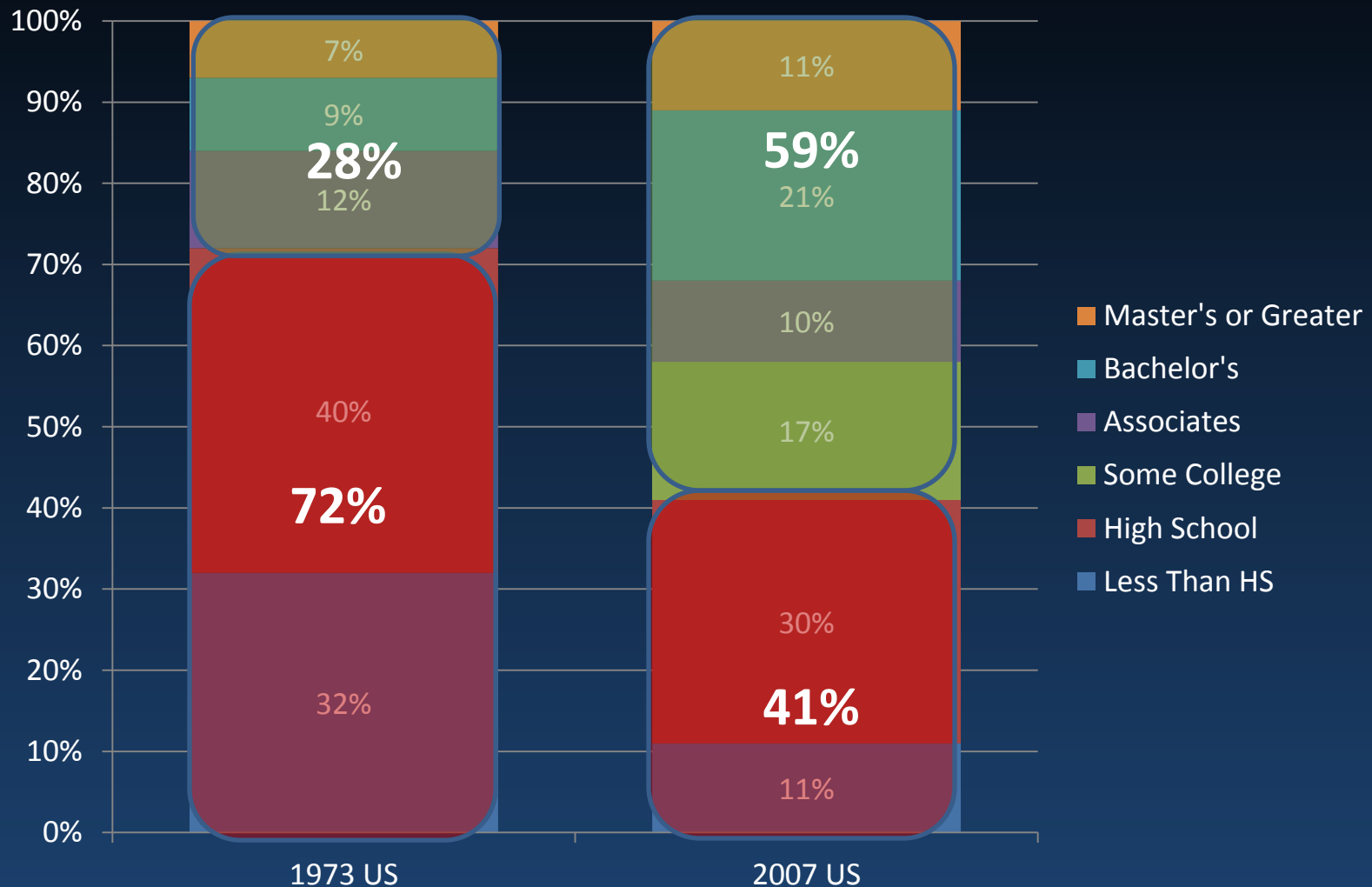
A Changing World



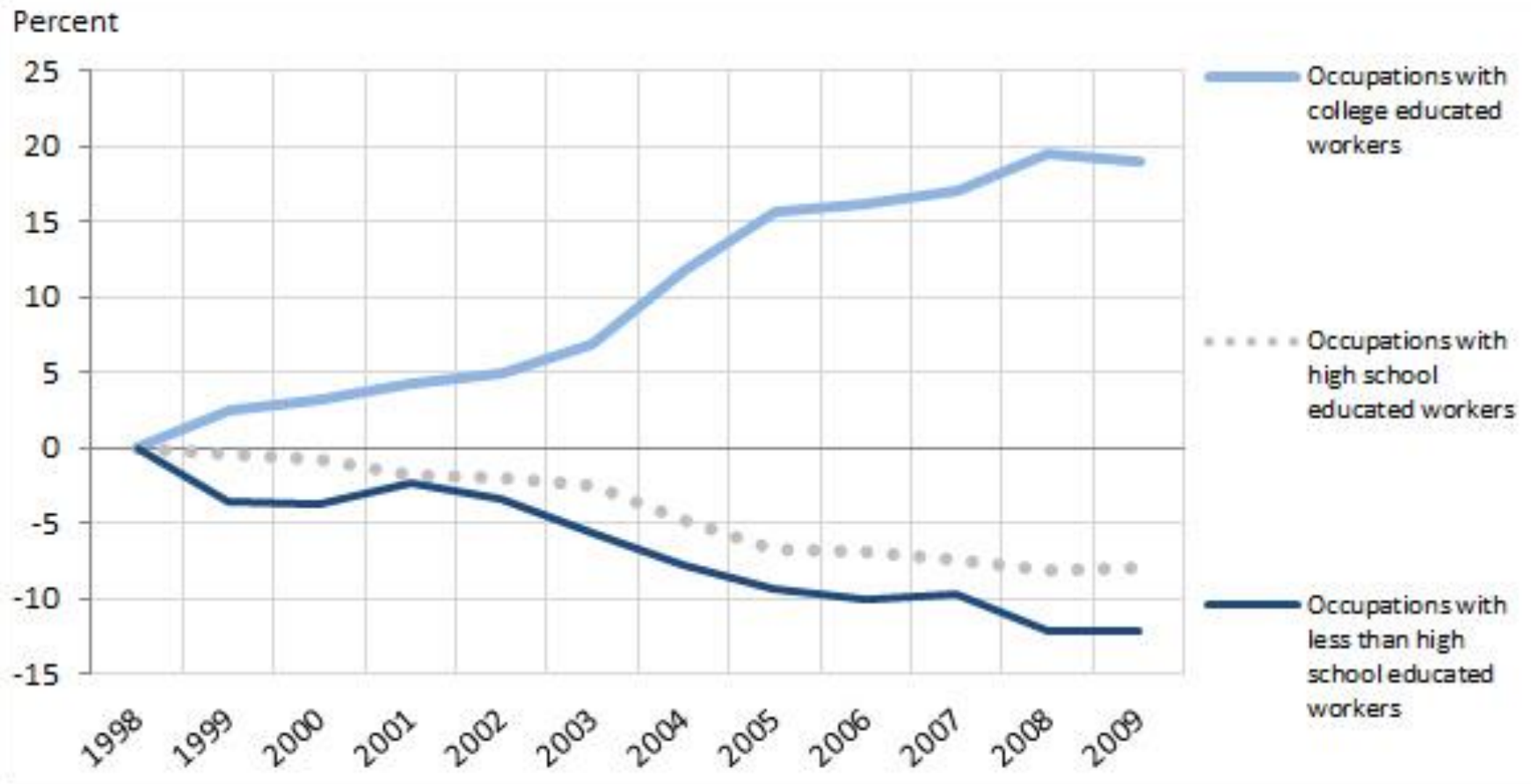
Сергей Брин



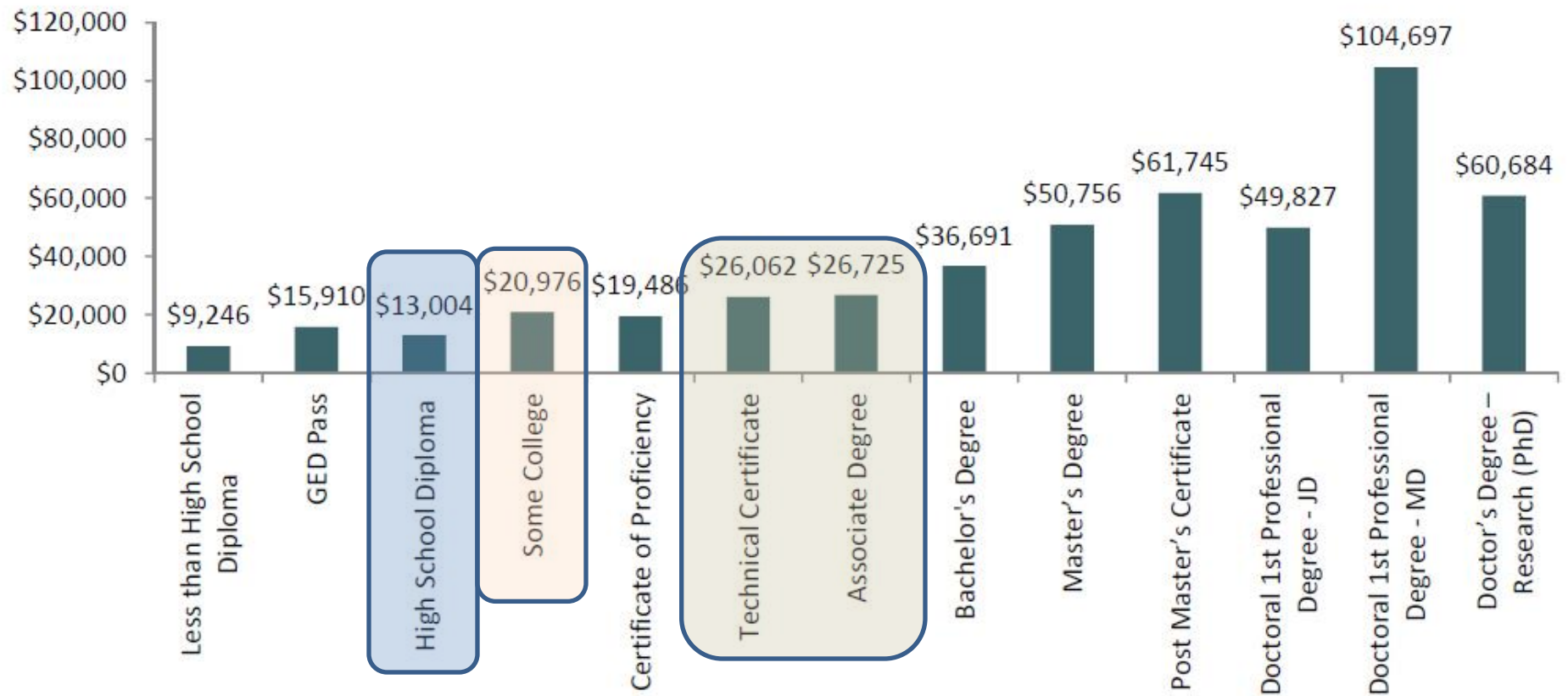
A Changing Workforce



A Global Phenomenon

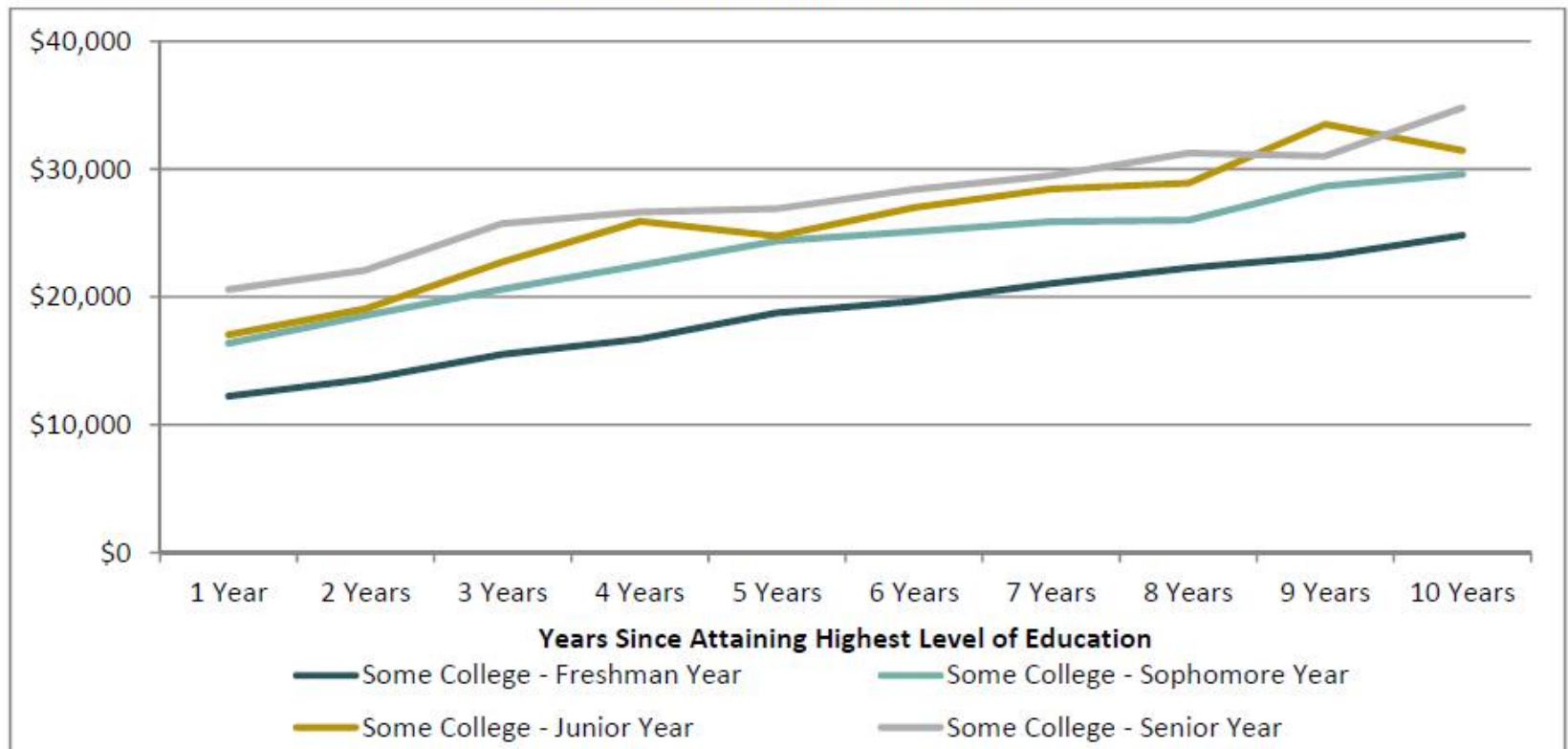


Arkansas Annual Wages



Some College

Figure 1.21: Median Wages in 2012 by Highest Level of “Some College” Attainment and Years Since Attaining Highest Level



Changing Credentialing Market

Growing number and variety of credentials

- Specialized degrees and licenses

- Credit and non-credit education certificates

- Industry and professional certifications

- Proprietary sector/non-traditional providers

New credentialing models and partnerships

- Competency-based education

- Integration of education degrees/certificates and certifications

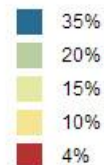
- Certification training partnerships

The Low-Skill/Low-Wage Equilibrium

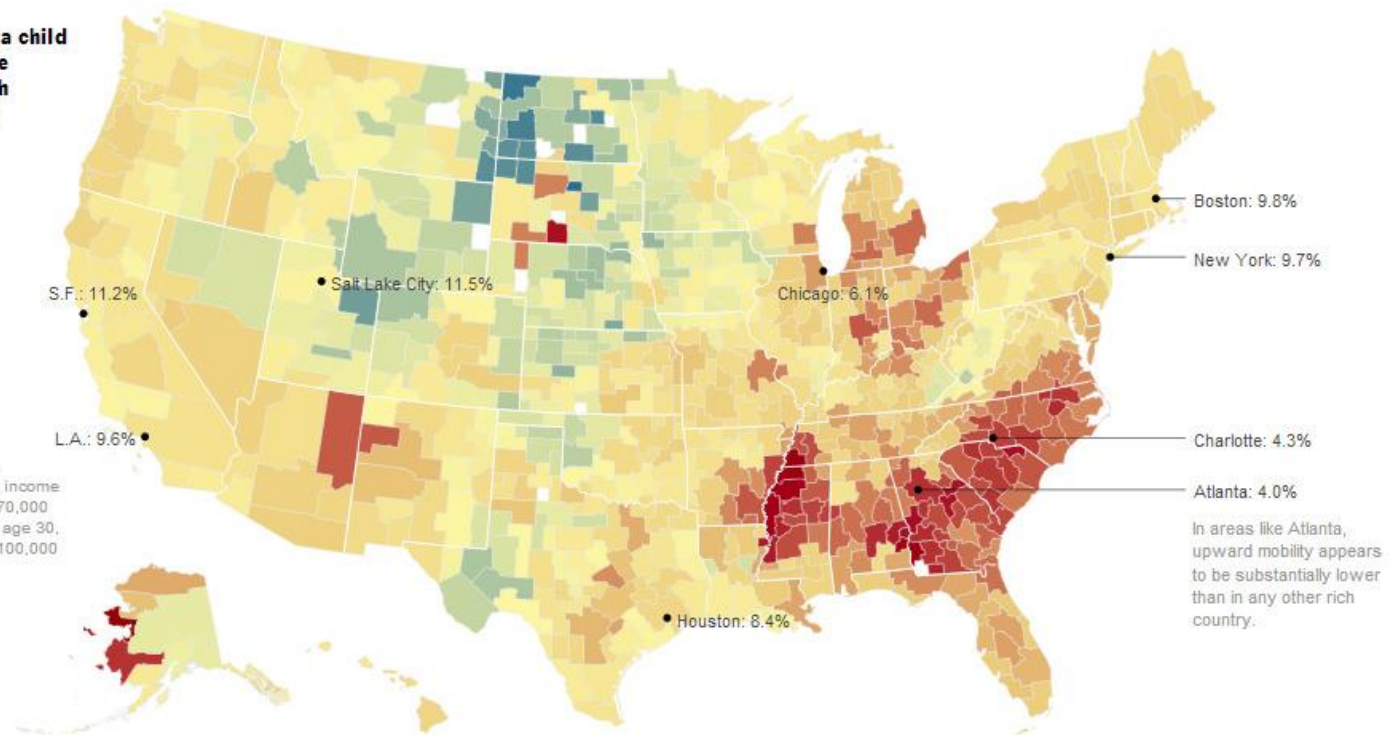
In Climbing Income Ladder, Location Matters

A study finds the odds of rising to another income level are notably low in certain cities, like Atlanta and Charlotte, and much higher in New York and Boston.

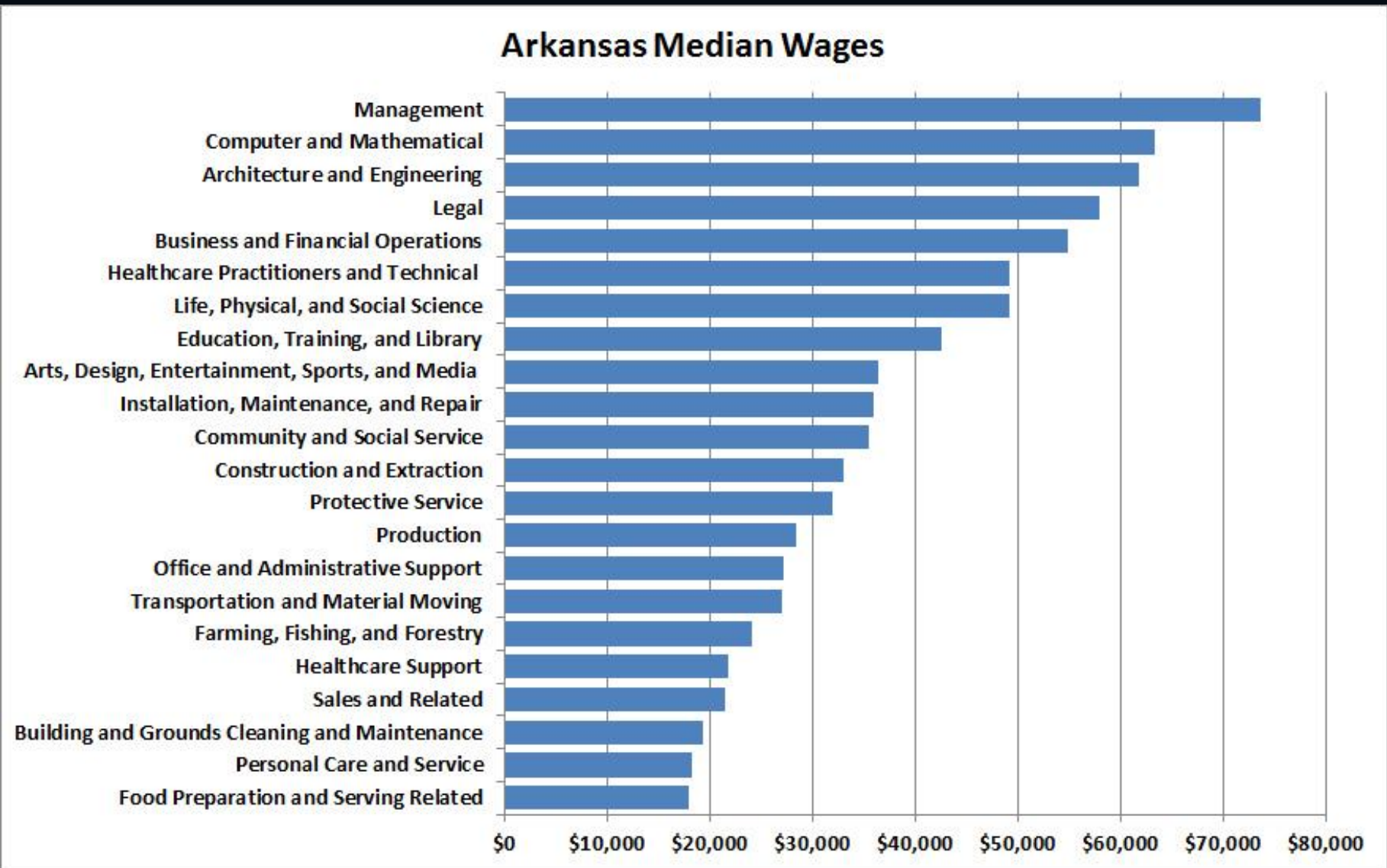
The chance a child raised in the bottom fifth rose to the top fifth



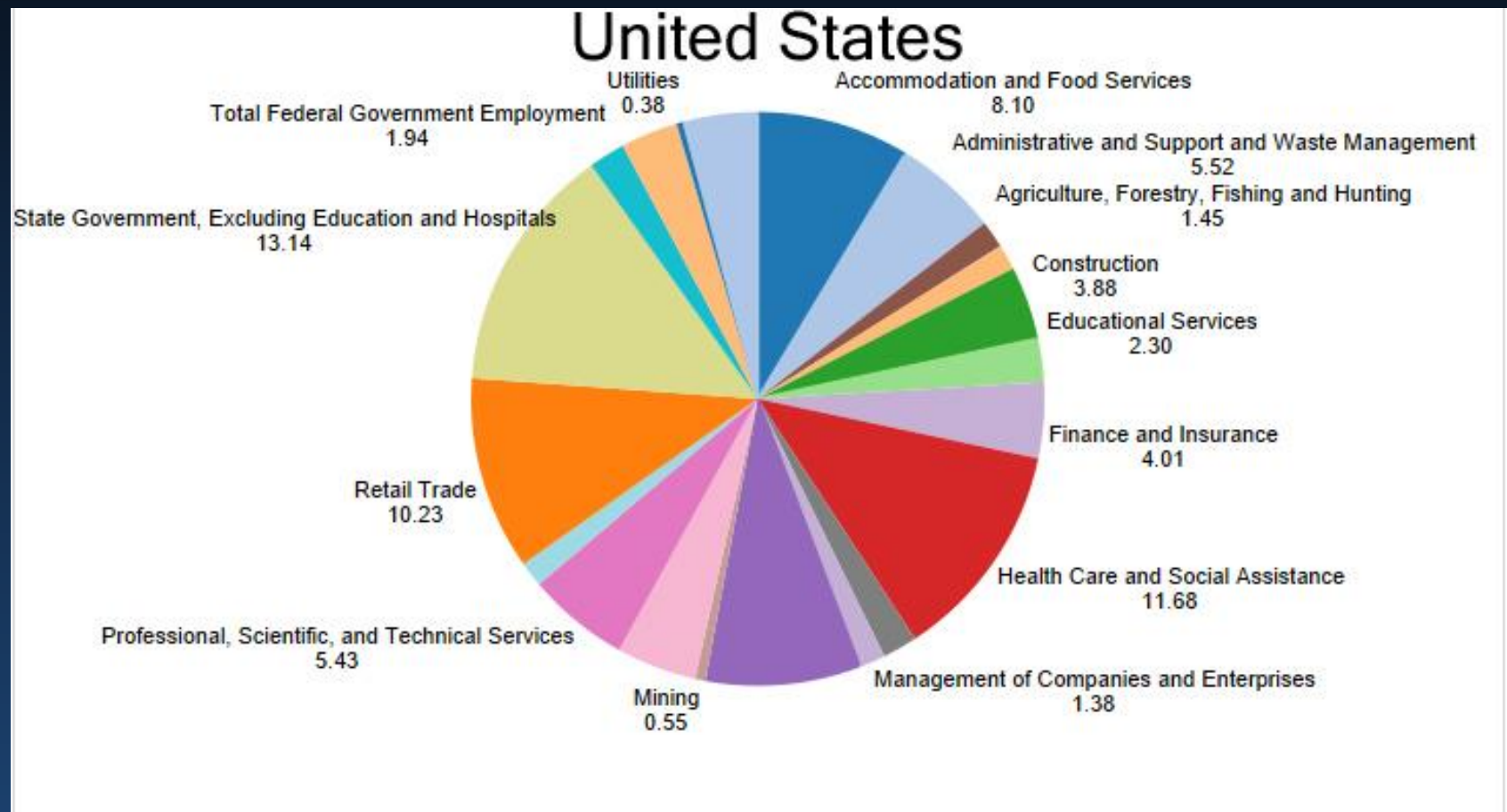
The top fifth is equal to family income of more than \$70,000 for the child by age 30, or more than \$100,000 by age 45.



Arkansas Wages by Occupation

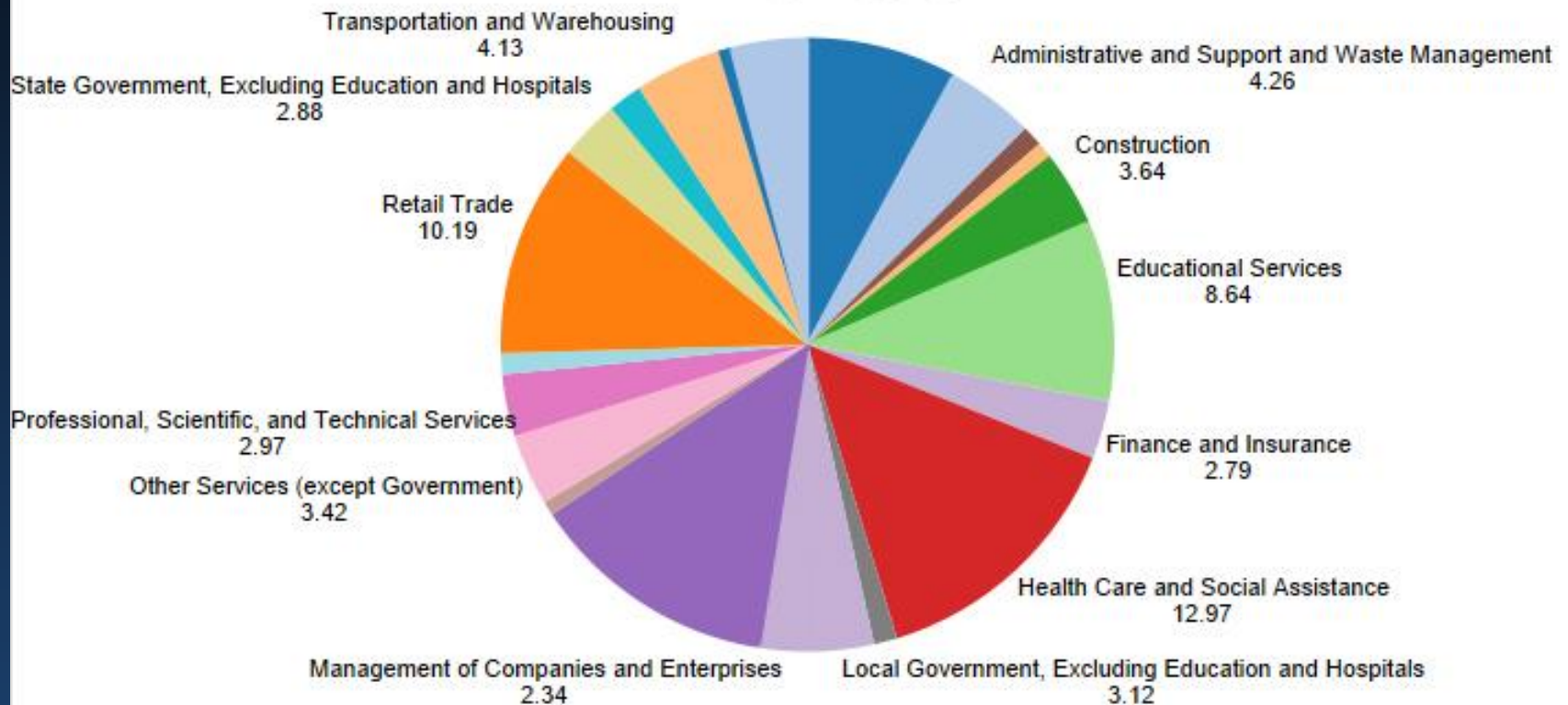


Employment 2012



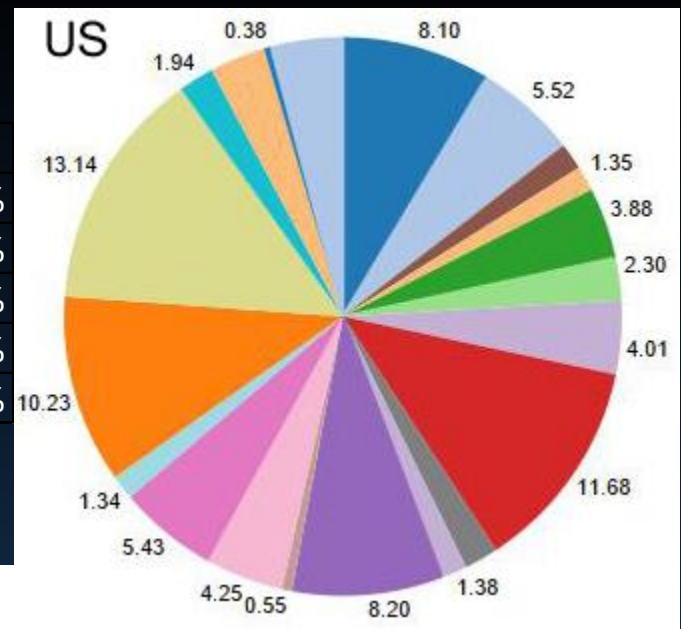
Employment 2012

Arkansas

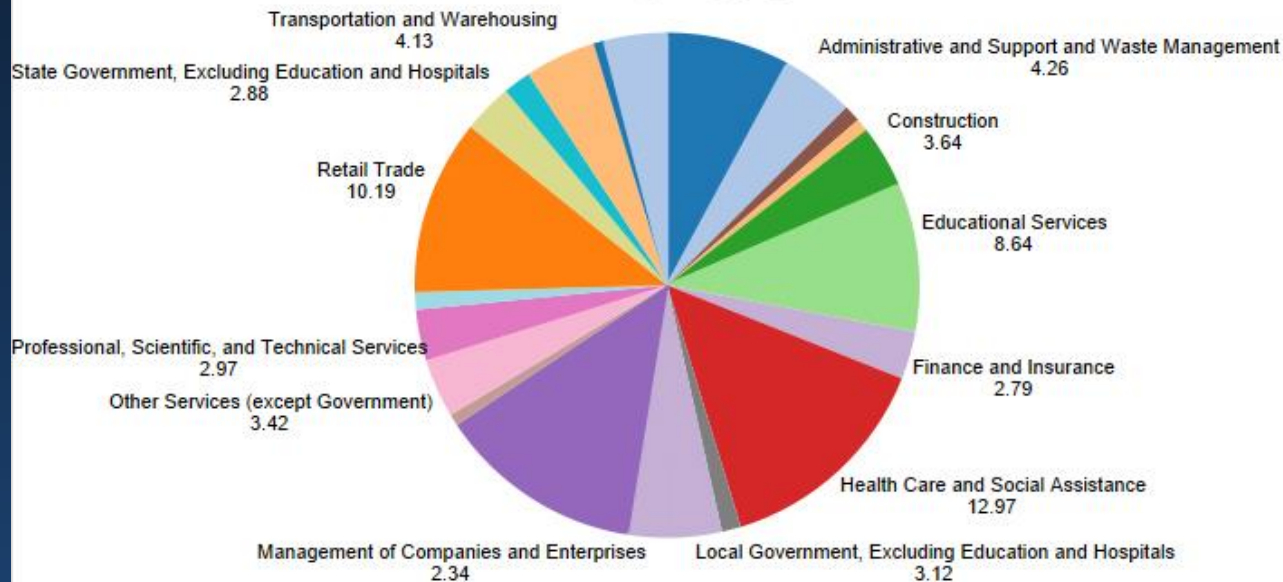


Arkansas

Industry	AR	US
State Government, Excluding Education and Hospitals	2.9%	13.1%
Manufacturing	12.0%	8.2%
Health Care and Social Assistance	13.0%	11.7%
Educational Services	8.6%	2.3%
Total All Industries	90.9%	85.7%

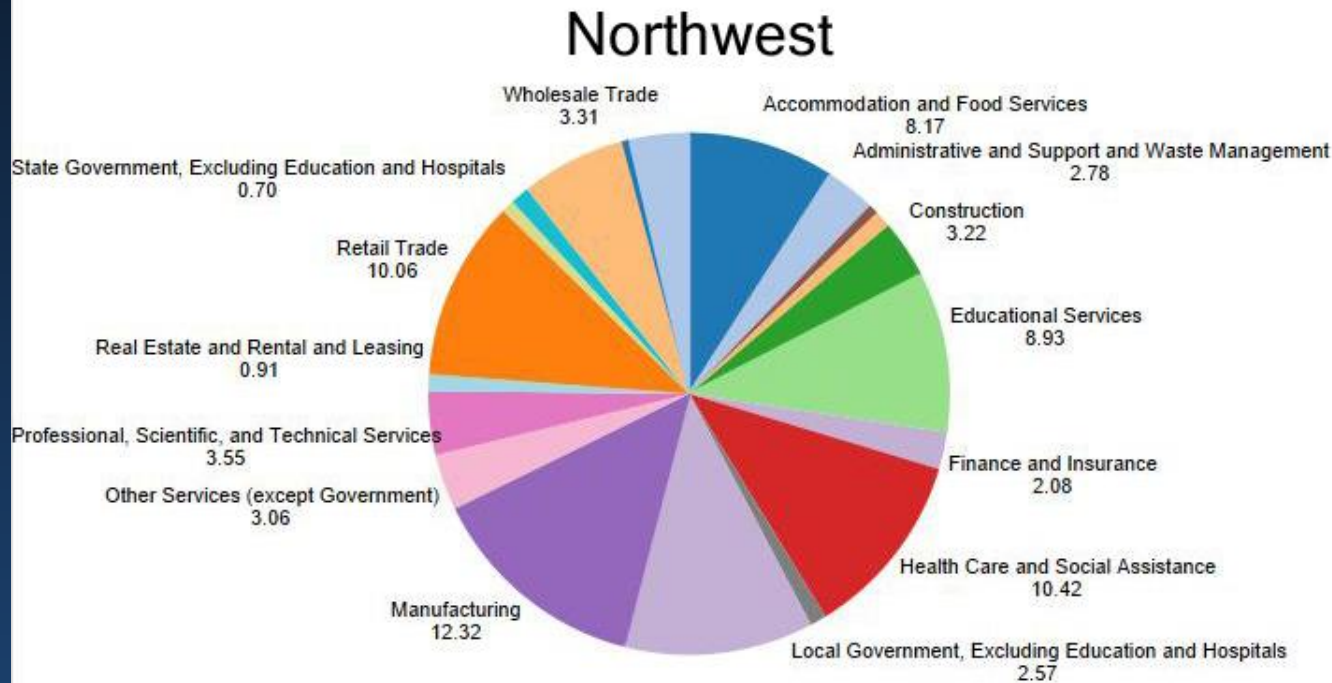
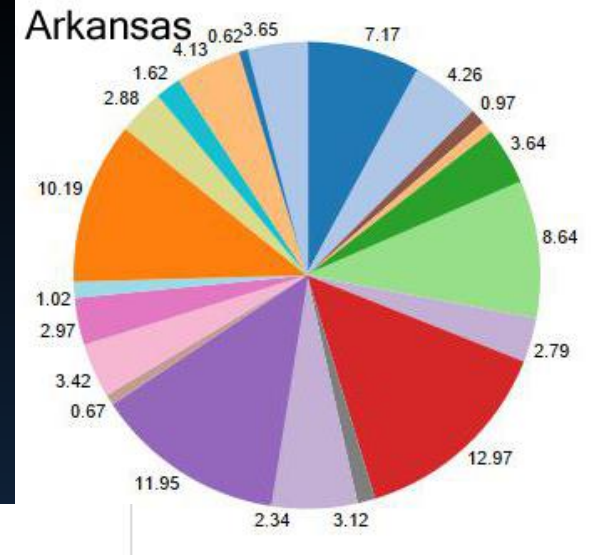


Arkansas



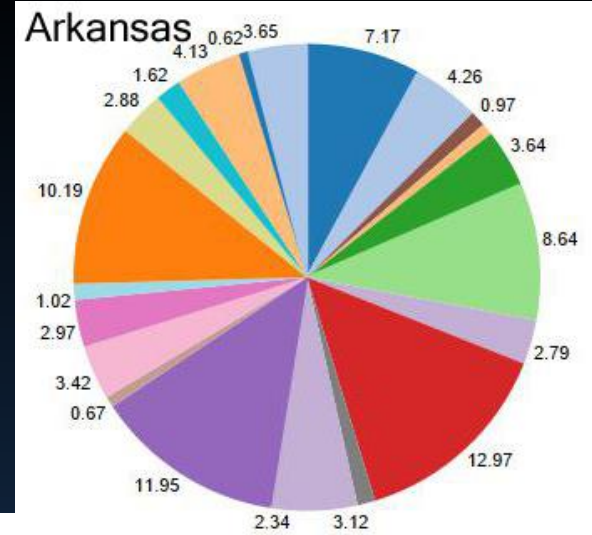
Northwest

Industry	NW	AR
Health Care and Social Assistance	10.4%	13.0%
Management of Companies and Enterprises	8.0%	2.3%
State Government, Excluding Education and Hospitals	0.7%	2.9%
Total All Industries	94.0%	90.9%

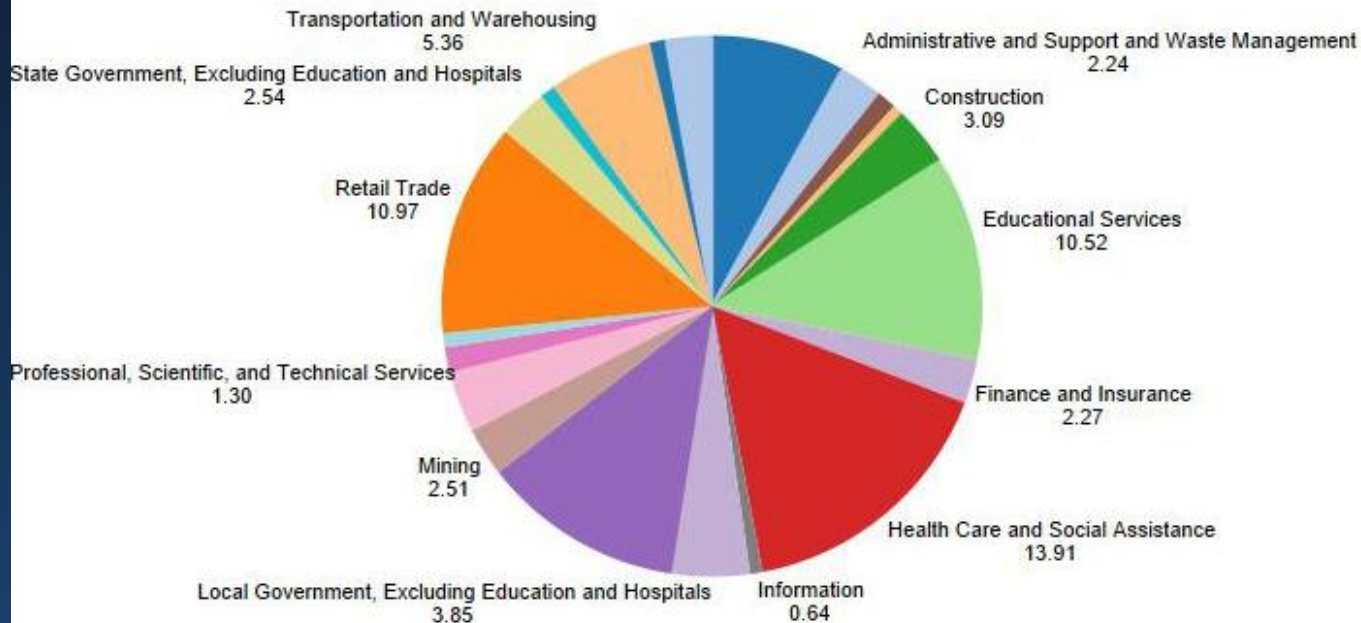


North Central

Industry	NC	AR
Health Care and Social Assistance	13.9%	13.0%
Educational Services	10.5%	8.6%
Mining	2.5%	0.7%
Manufacturing	10.3%	12.0%
Total All Industries	85.9%	90.9%

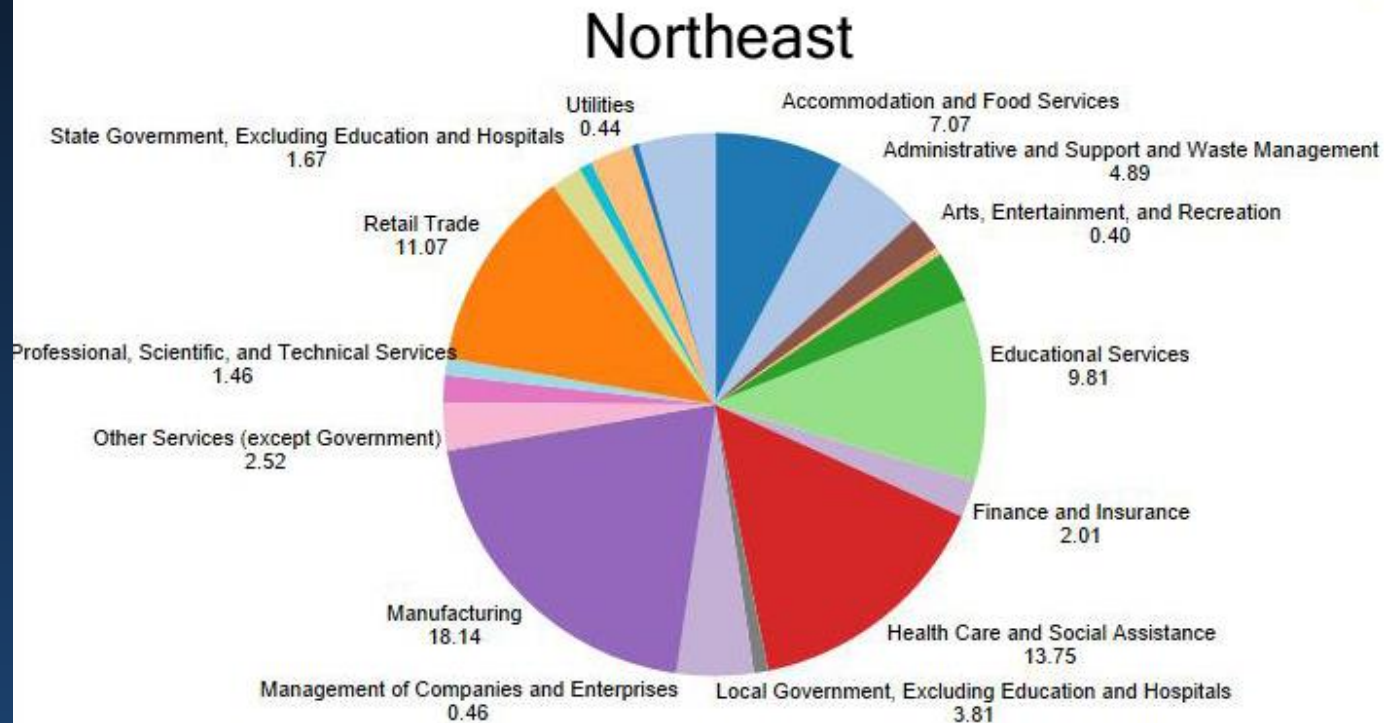
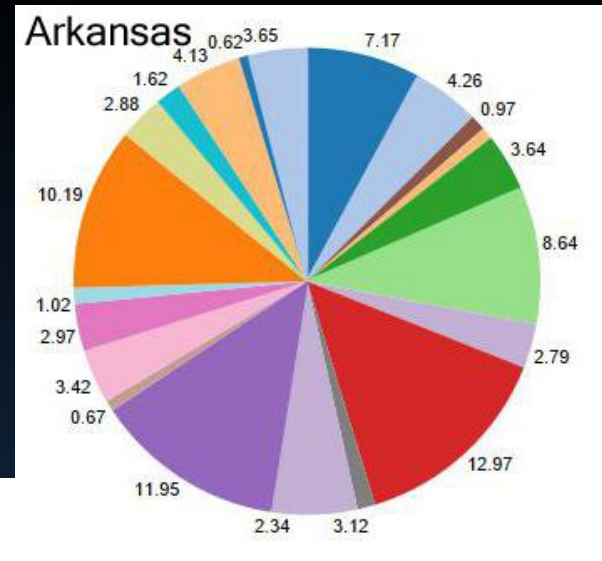


North Central



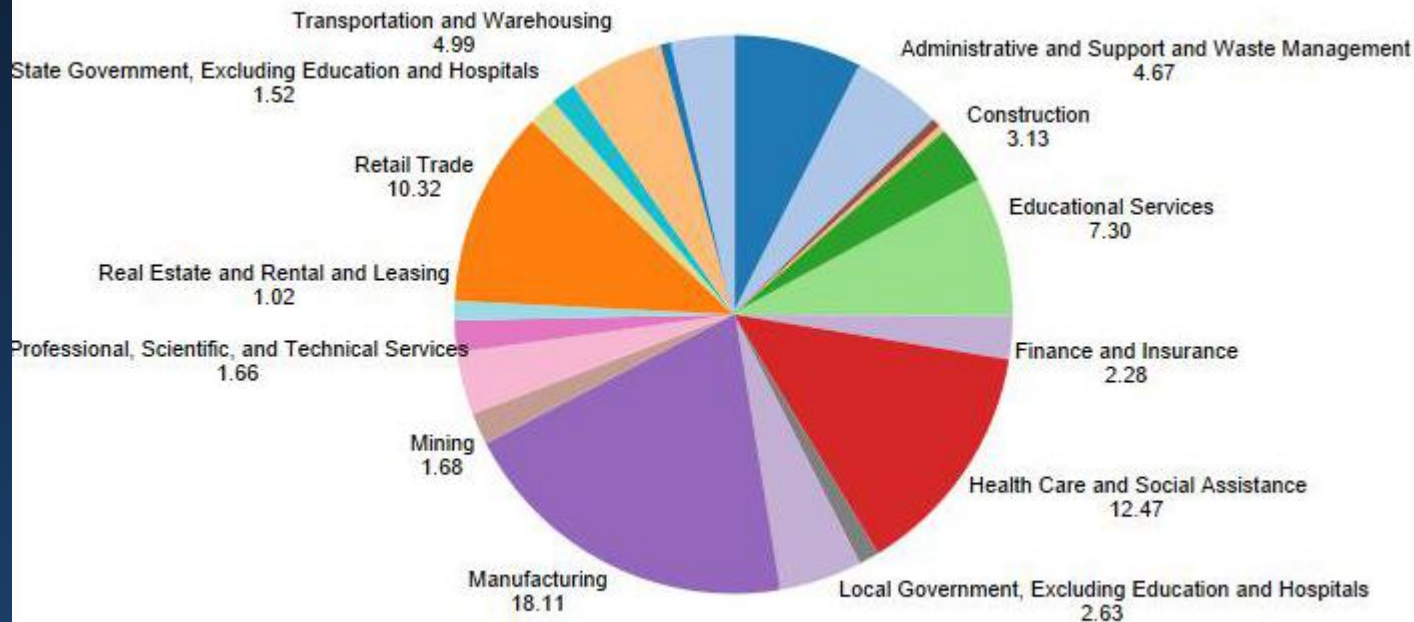
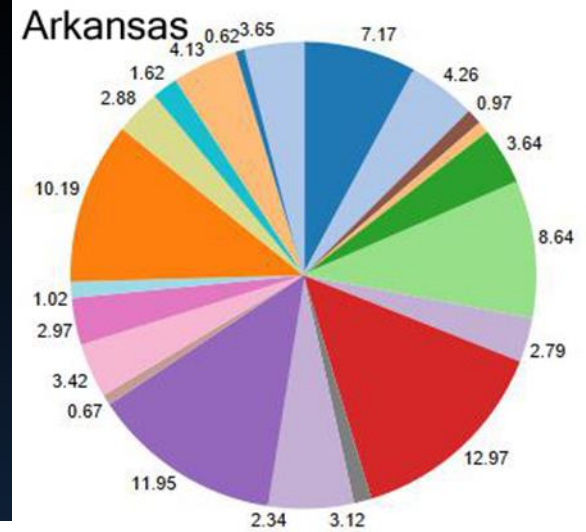
Northeast

Industry	NE	AR
Health Care and Social Assistance	13.7%	13.0%
Manufacturing	18.1%	12.0%
Management of Companies and Enterprises	0.5%	2.3%
Educational Services	9.8%	8.6%
Total All Industries	91.2%	90.9%



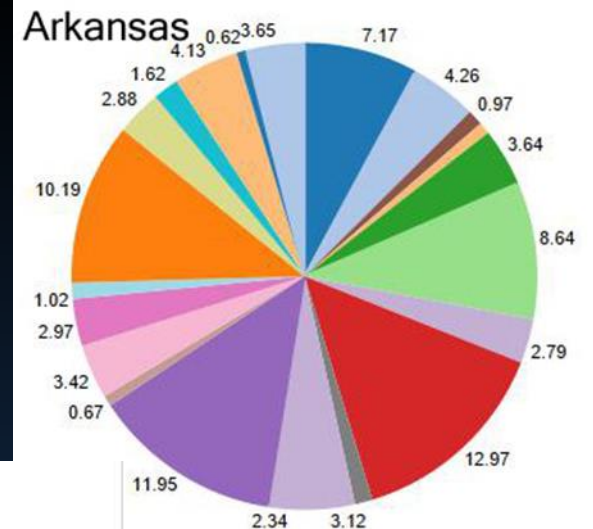
Western

Industry	W	AR
Health Care and Social Assistance	12.5%	13.0%
Manufacturing	18.1%	12.0%
Construction	3.1%	3.6%
Management of Companies and Enterprises	1.8%	2.3%
Total All Industries	90.8%	90.9%

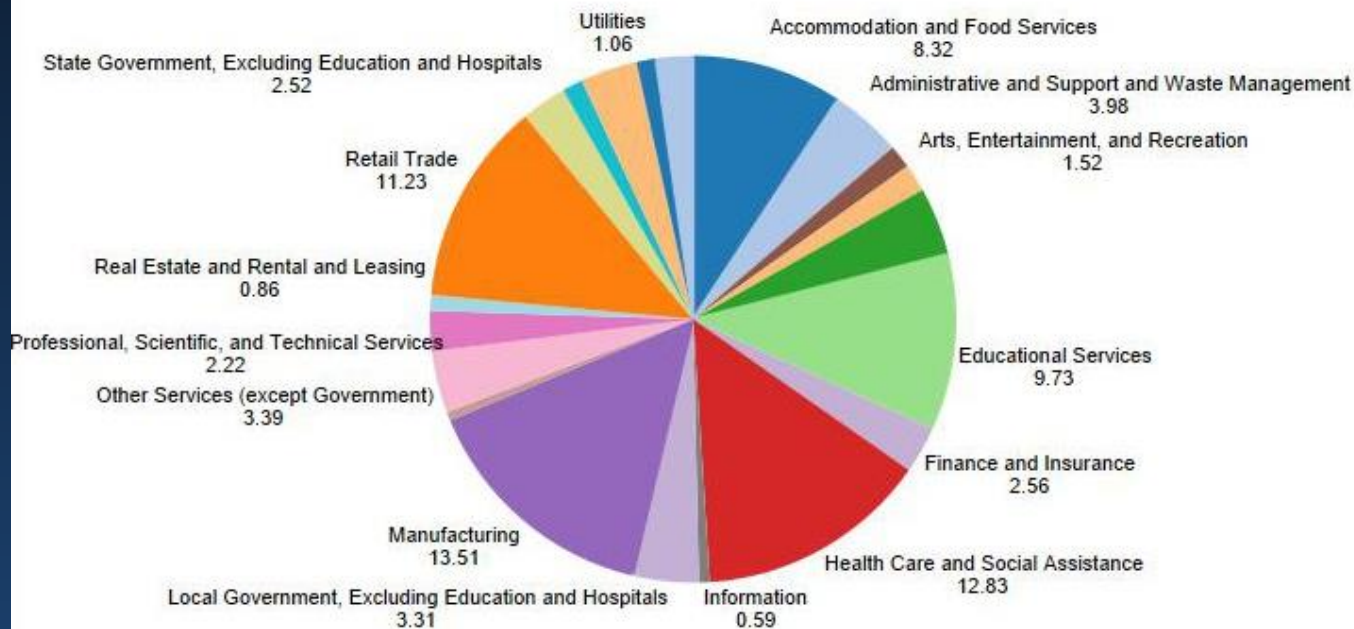


West Central

Industry	WC	AR
Health Care and Social Assistance	12.8%	13.0%
Manufacturing	13.5%	12.0%
Educational Services	9.7%	8.6%
Management of Companies and Enterprises	0.3%	2.3%
Total All Industries	89.8%	90.9%

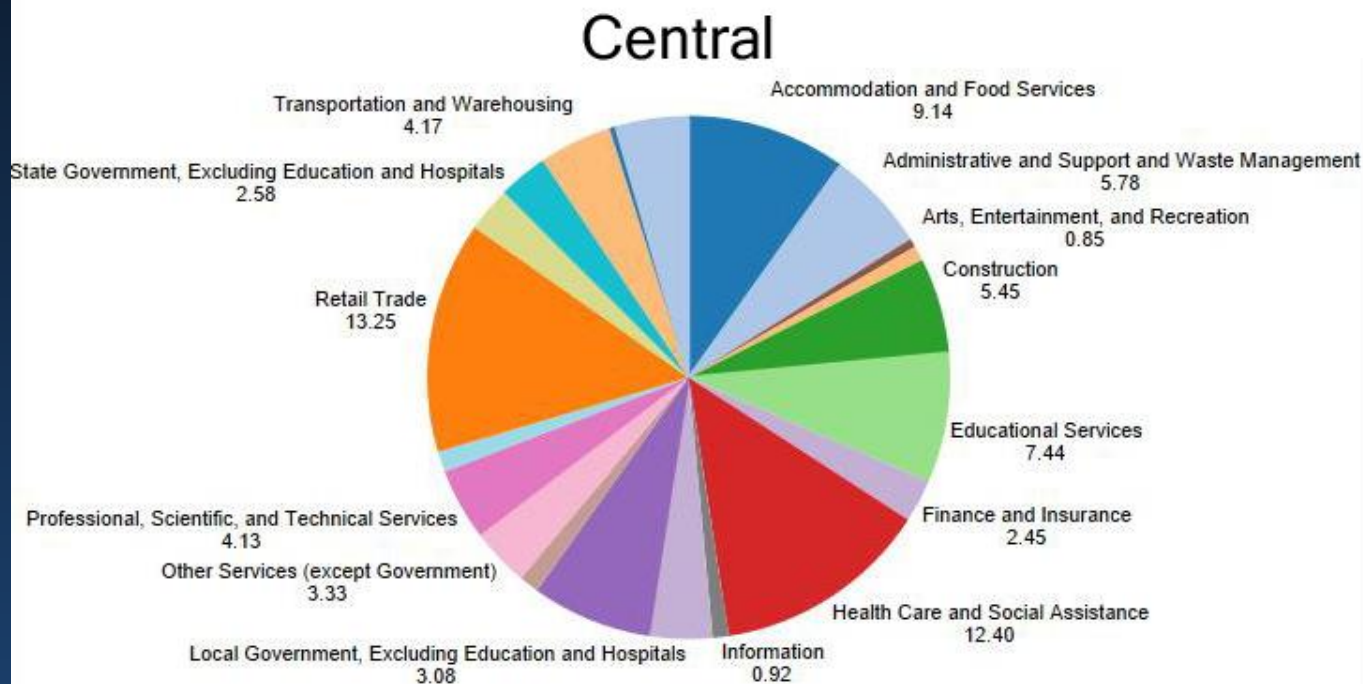
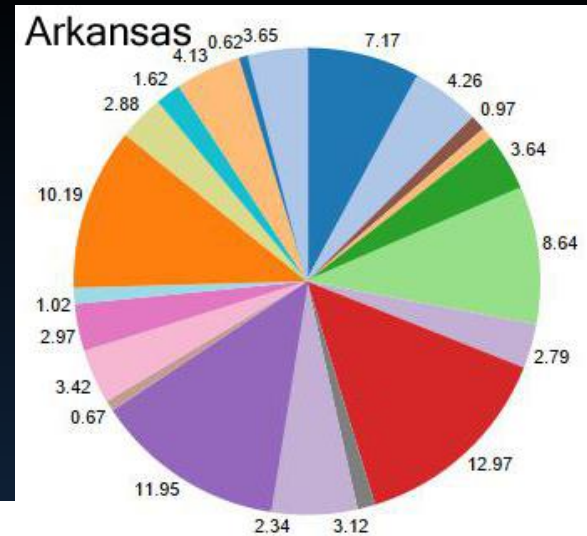


West Central



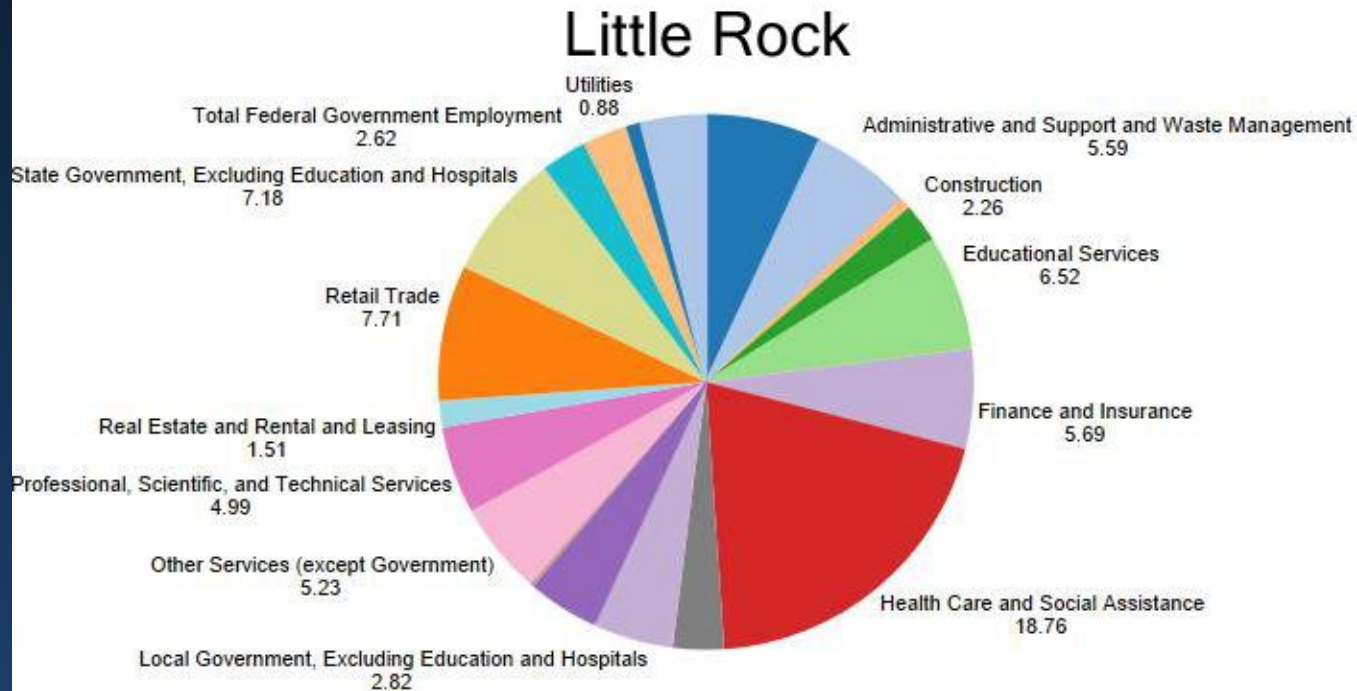
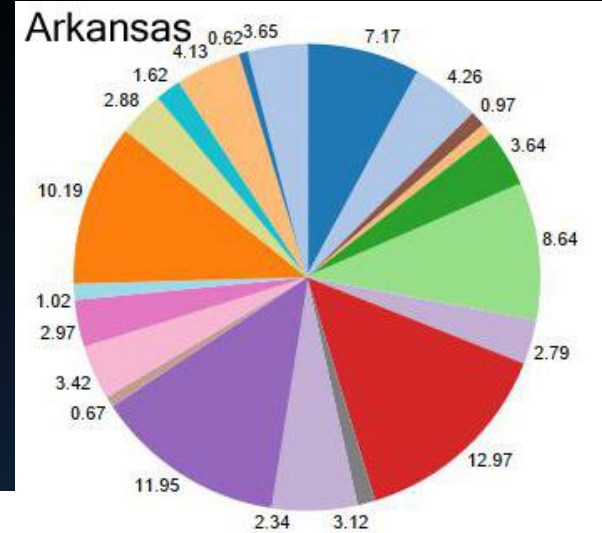
Central

Industry	C	AR
Health Care and Social Assistance	12.4%	13.0%
Construction	5.5%	3.6%
Manufacturing	6.9%	12.0%
Retail Trade	13.3%	10.2%
Total All Industries	92.6%	90.9%



Little Rock

Industry	LR	AR
Health Care and Social Assistance	18.8%	13.0%
Manufacturing	4.0%	12.0%
State Government, Excluding Education and Hospitals	7.2%	2.9%
Information	2.9%	1.1%
Total All Industries	94.3%	90.9%



Industry

Health Care and Social Assistance

Educational Services

Manufacturing

Construction

Total All Industries

E

14.2%

11.3%

7.6%

1.8%

87.6%	90.9%
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AR

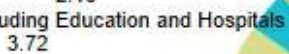
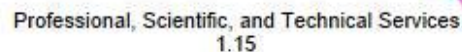
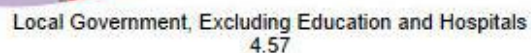
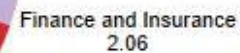
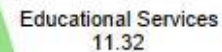
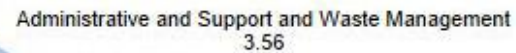
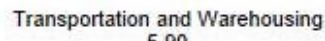
13.0%

8.6%

12.0%

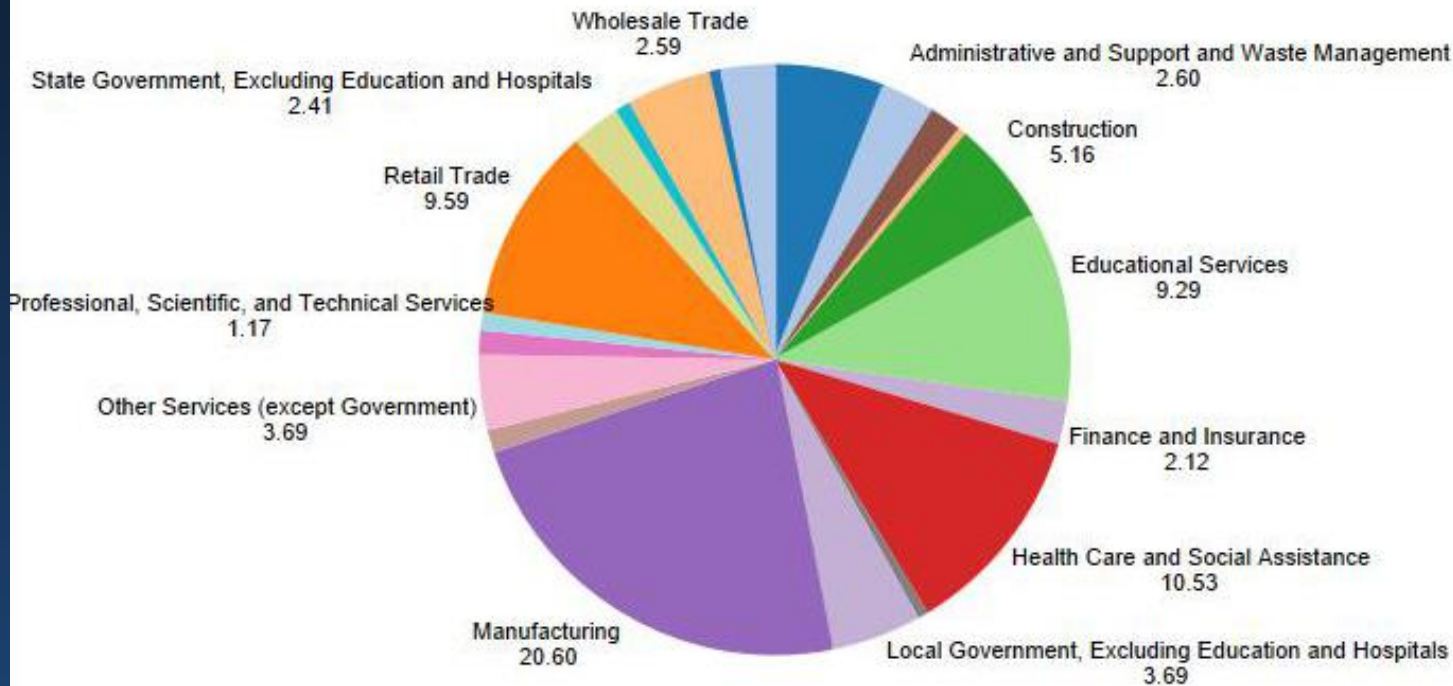
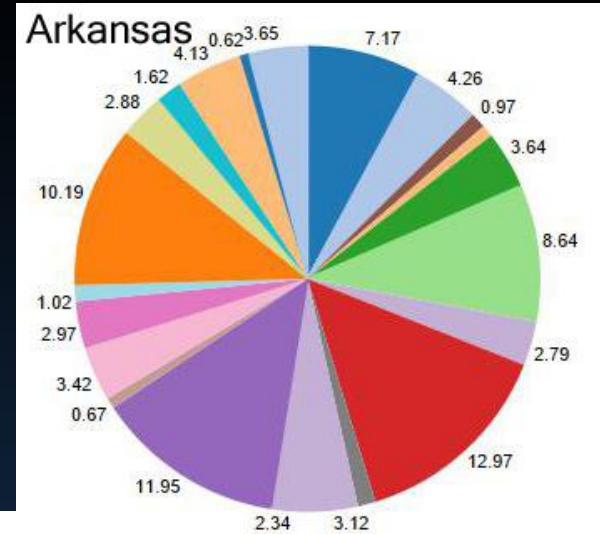
3.6%

90.9%



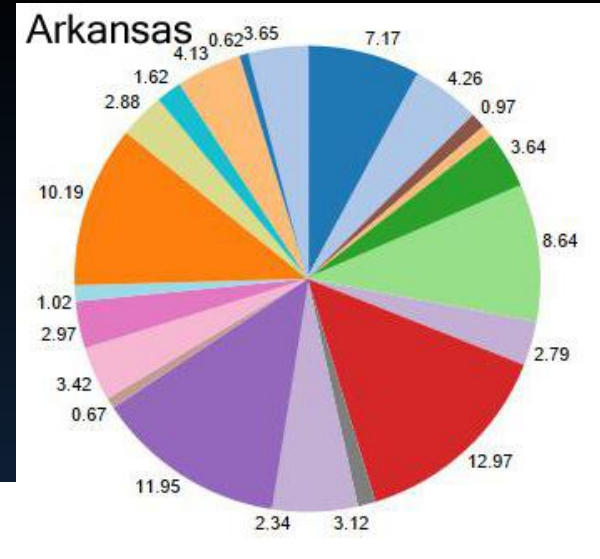
Southwest

Industry	SW	AR
Health Care and Social Assistance	10.5%	13.0%
Manufacturing	20.6%	12.0%
Construction	5.2%	3.6%
Accommodation and Food Services	5.4%	7.2%
Total All Industries	89.6%	90.9%

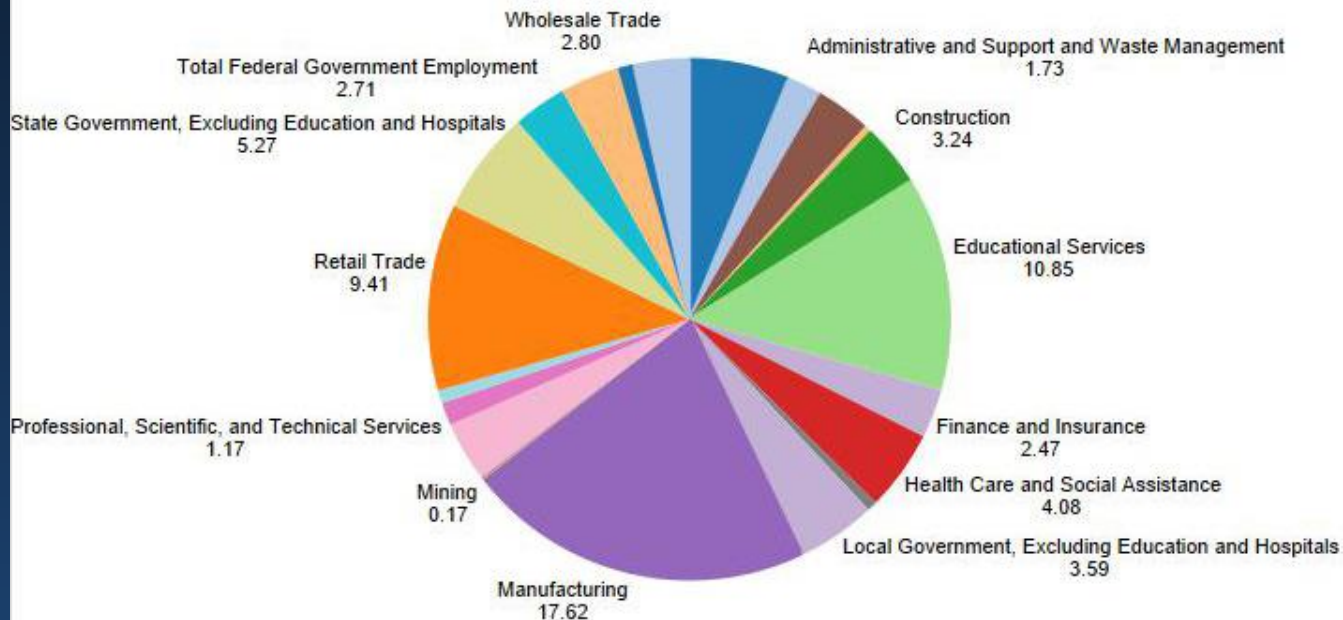


Southeast

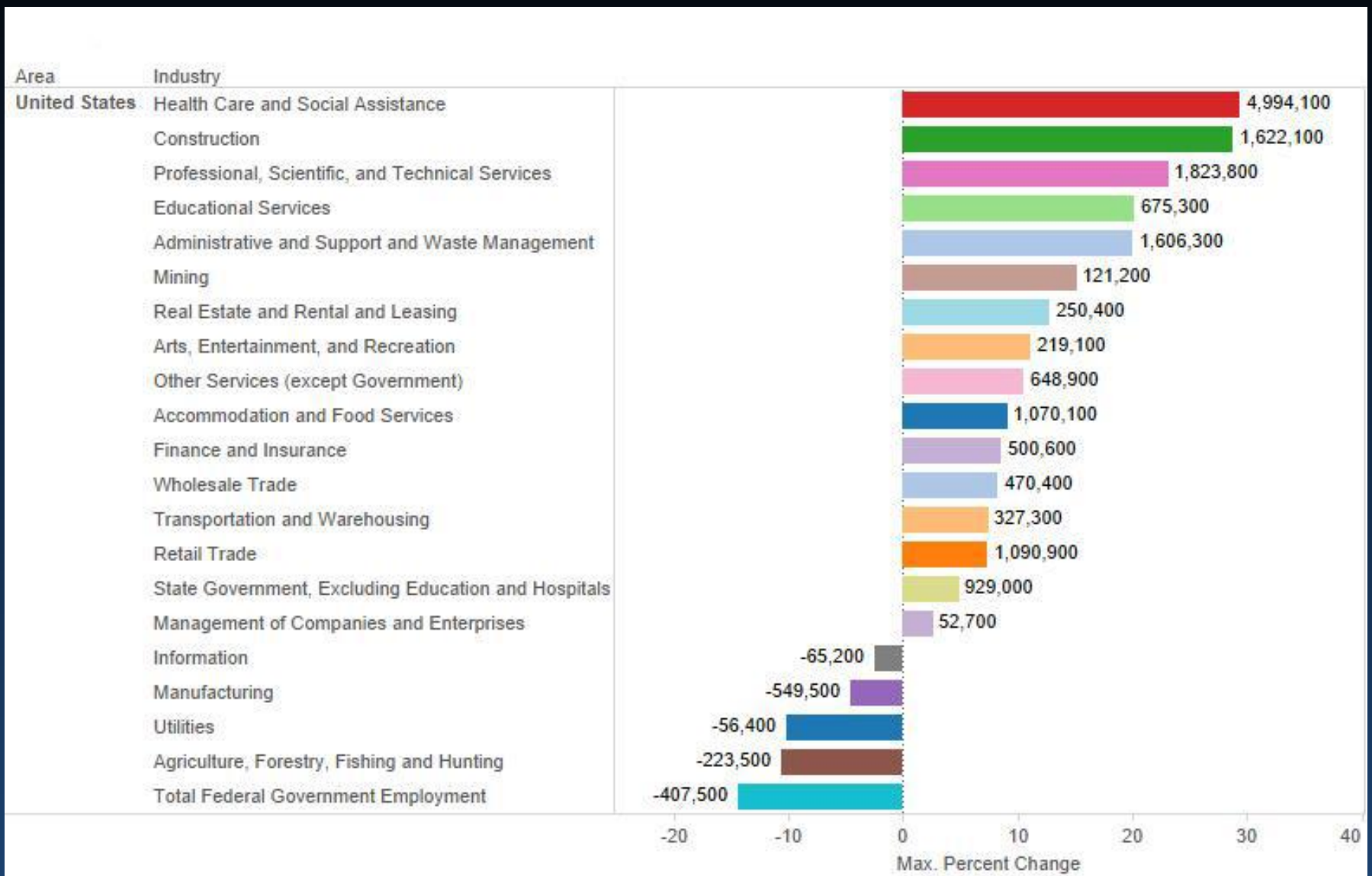
Industry	SE	AR
Health Care and Social Assistance	4.1%	13.0%
Agriculture, Forestry, Fishing and Hunting	2.8%	1.0%
Educational Services	10.9%	8.6%
Manufacturing	17.6%	12.0%
Total All Industries	77.5%	90.9%



Southeast

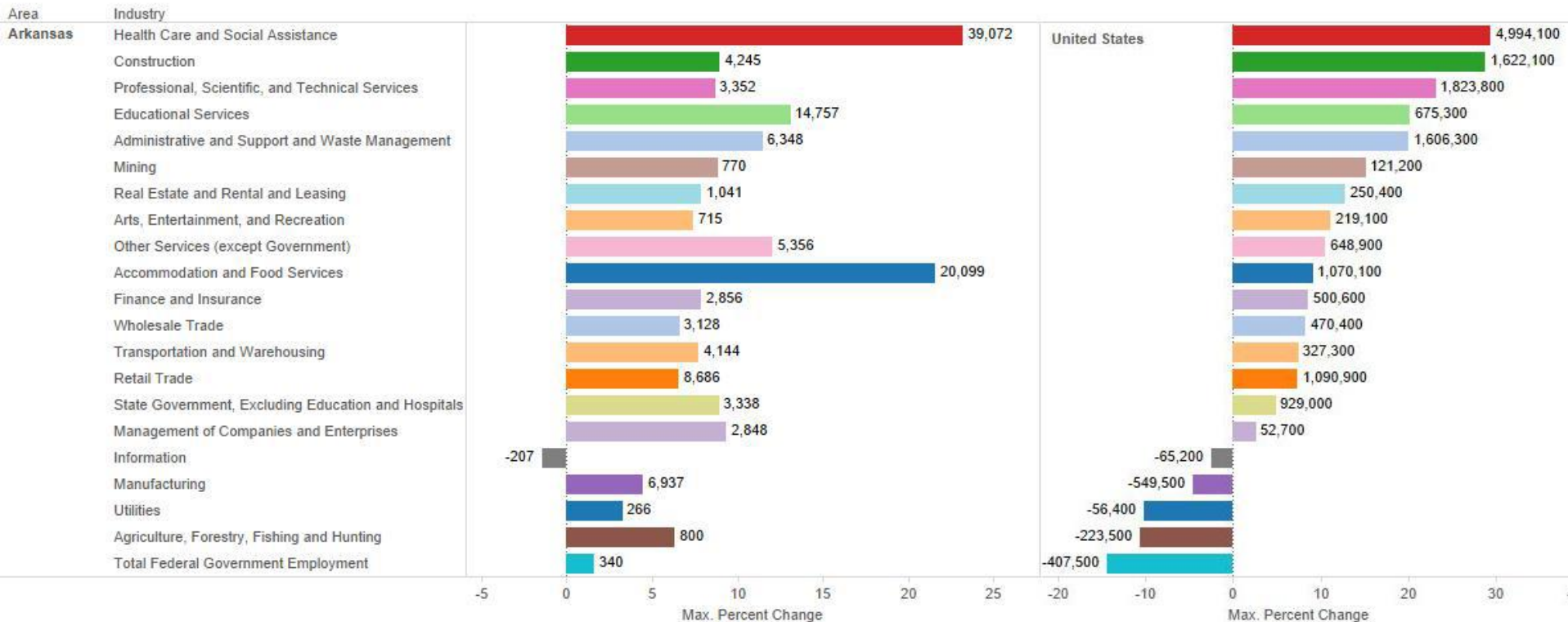


Employment 2022



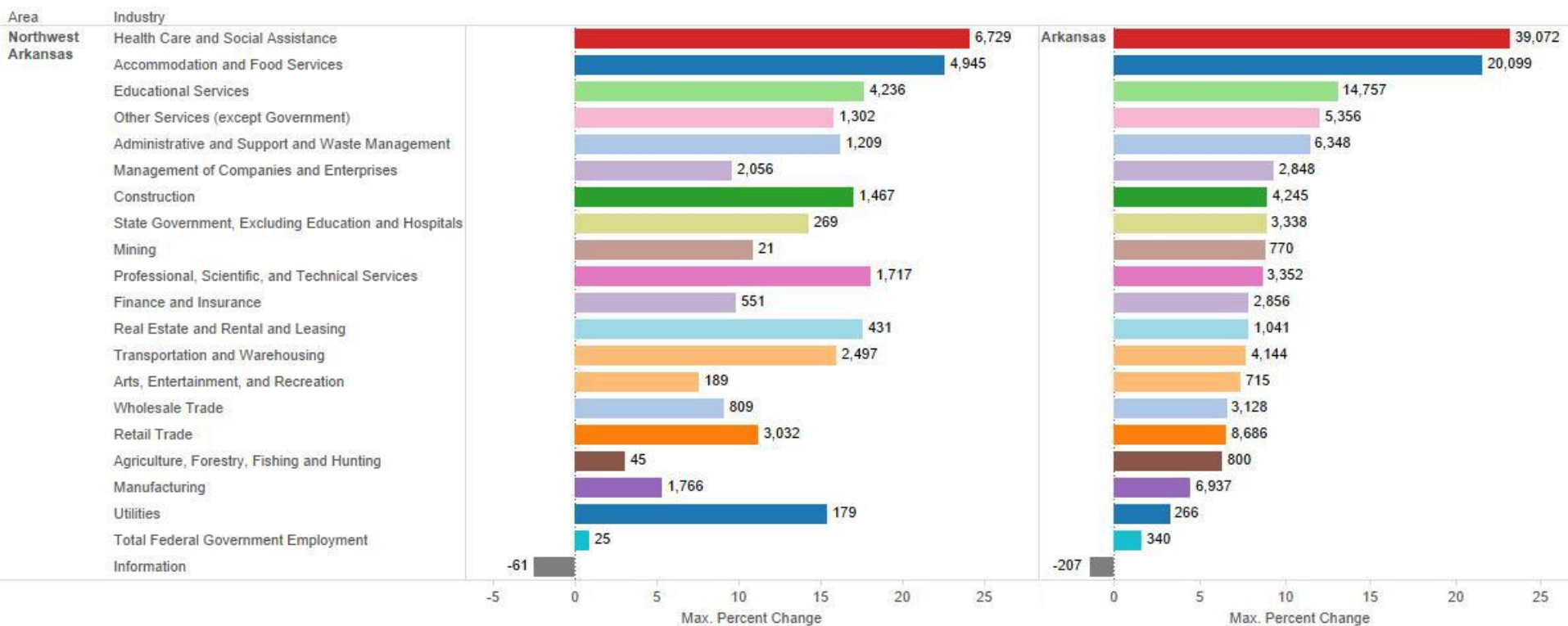
Arkansas

Industry	AR	US
Health Care and Social Assistance	23.2	29.4
Manufacturing	4.5	-4.6
State Government, Excluding Education and Hospitals	8.9	4.9
Professional, Scientific, and Technical Services	8.7	23.1
Educational Services	13.1	20.2
Accommodation and Food Services	21.6	9.1
Total All Industries	10.5	10.8



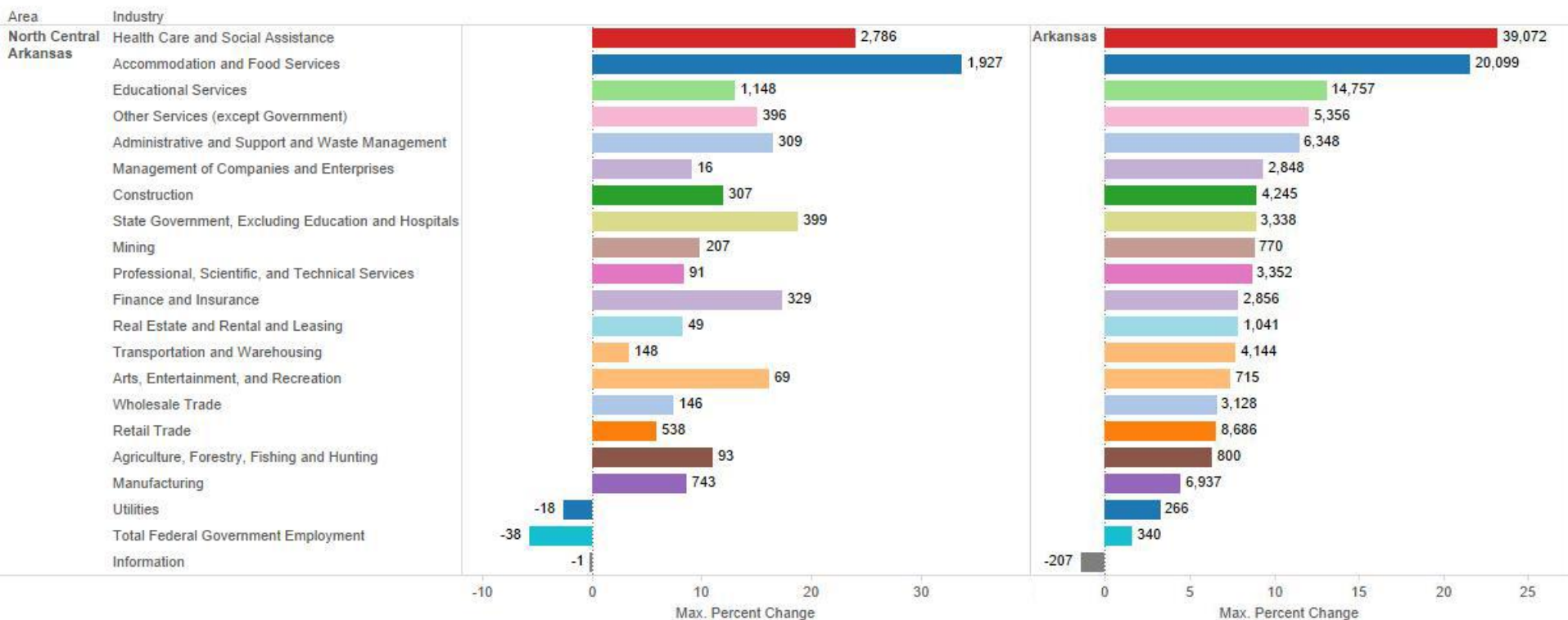
Northwest

Industry	NW	AR
Health Care and Social Assistance	24.1	23.2
State Government, Excluding Education and Hospitals	14.3	8.9
Construction	17	9
Manufacturing	5.3	4.5
Local Government, Excluding Education and Hospitals	19.9	8.7
Total All Industries	12.8	10.5



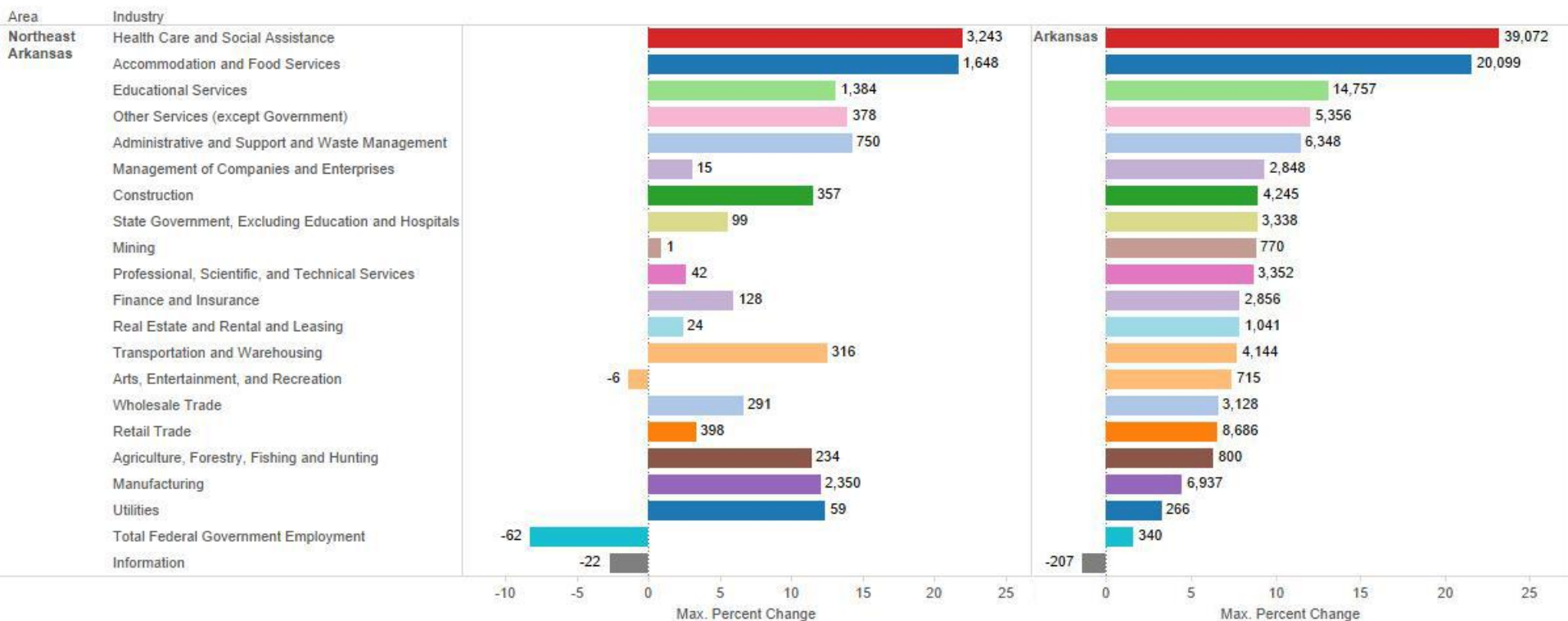
North Central

Industry	NC	AR
Health Care and Social Assistance	24	23.2
Accommodation and Food Services	33.7	21.6
Manufacturing	8.6	4.5
State Government, Excluding Education and Hospitals	18.8	8.9
Construction	11.9	9
Total All Industries	13.8	10.5



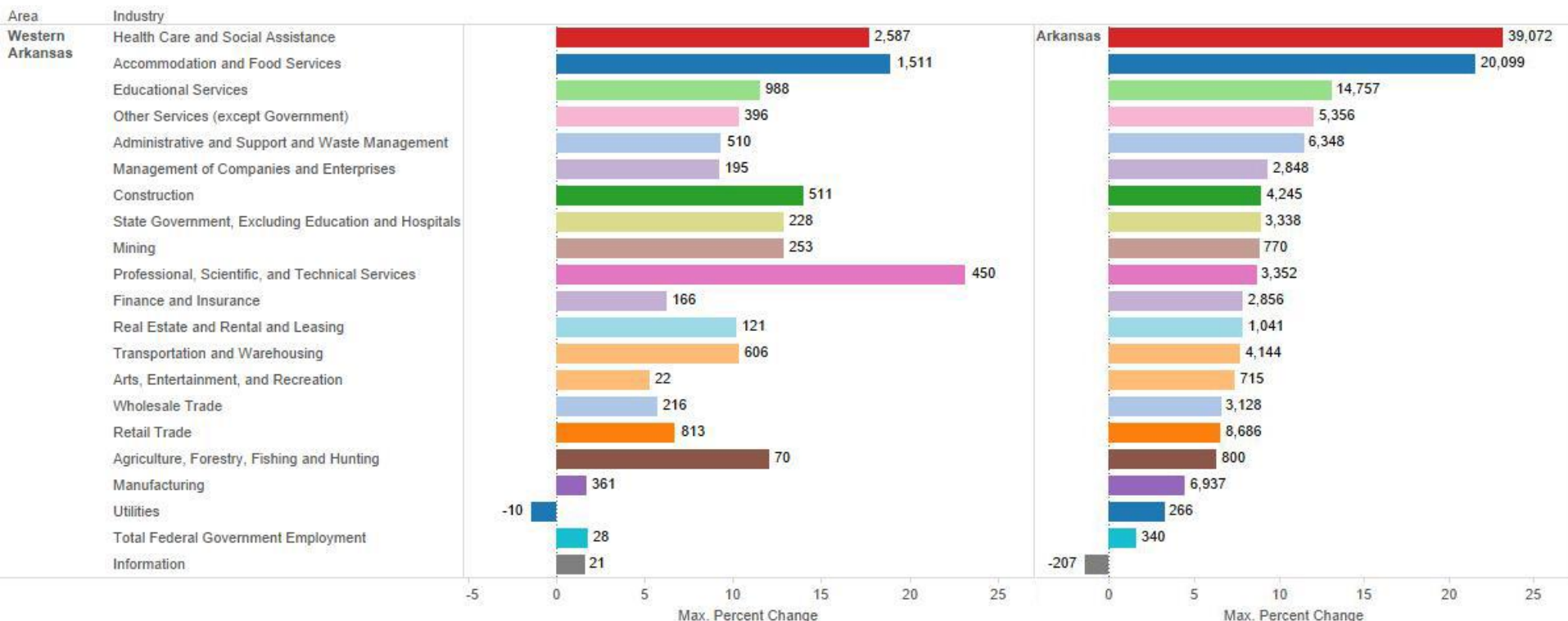
Northeast

Industry	NE	AR
Health Care and Social Assistance	22	23.2
Construction	11.5	9
Management of Companies and Enterprises	3.1	9.4
Manufacturing	12.1	4.5
Transportation and Warehousing	12.5	7.7
Total All Industries	12.1	10.5



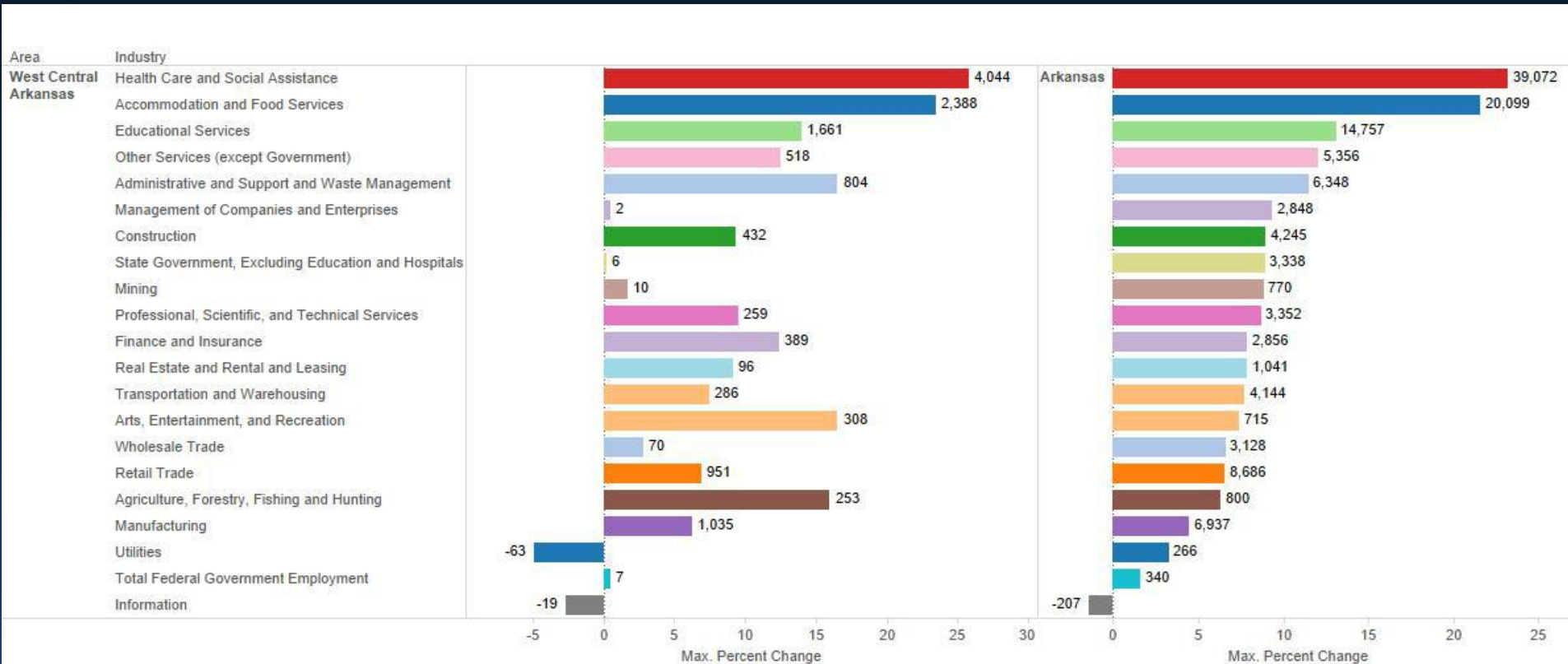
Western

Industry	W	AR
Health Care and Social Assistance	17.7	23.2
Construction	14	9
Manufacturing	1.7	4.5
Professional, Scientific, and Technical Services	23.2	8.7
Agriculture, Forestry, Fishing and Hunting	12.1	6.3
Total All Industries	8.1	10.5



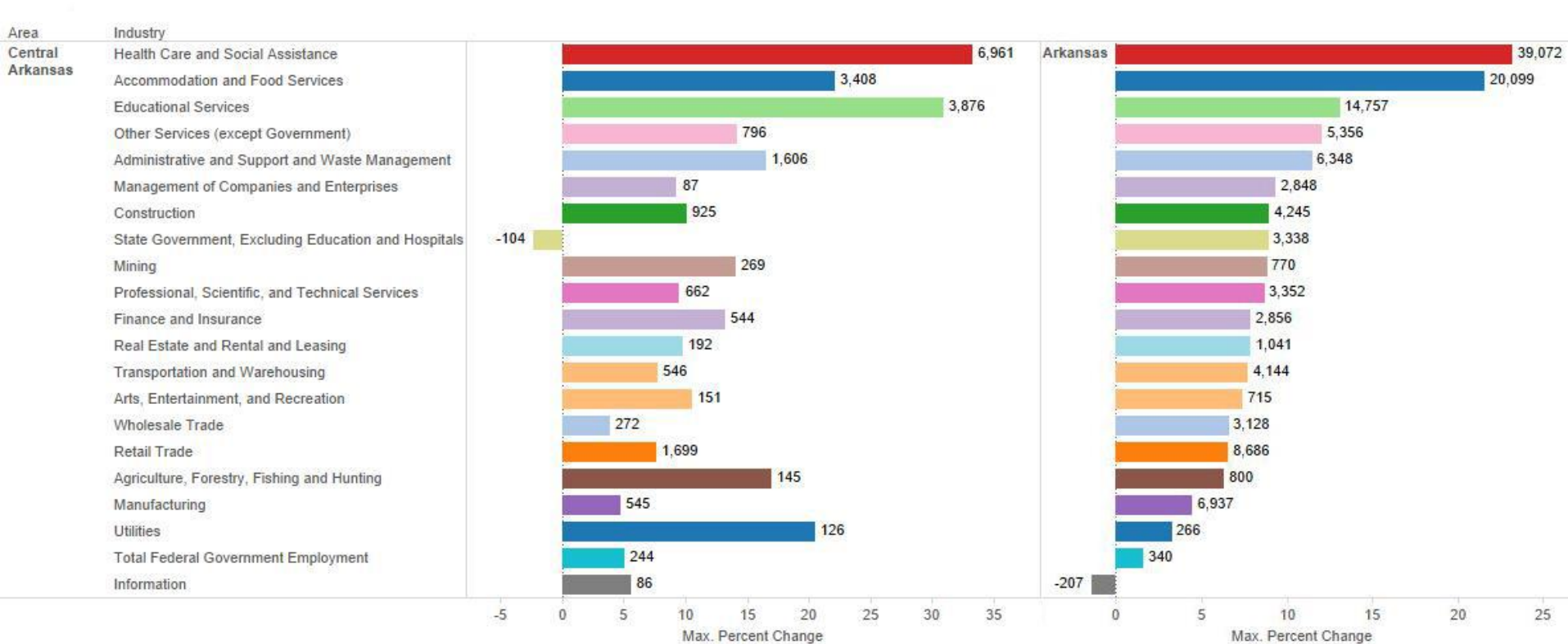
West Central

Industry	WC	AR
Health Care and Social Assistance	25.8	23.2
State Government, Excluding Education and Hospitals	0.2	8.9
Finance and Insurance	12.4	7.9
Management of Companies and Enterprises	0.5	9.4
Manufacturing	6.3	4.5
Total All Industries	12.2	10.5



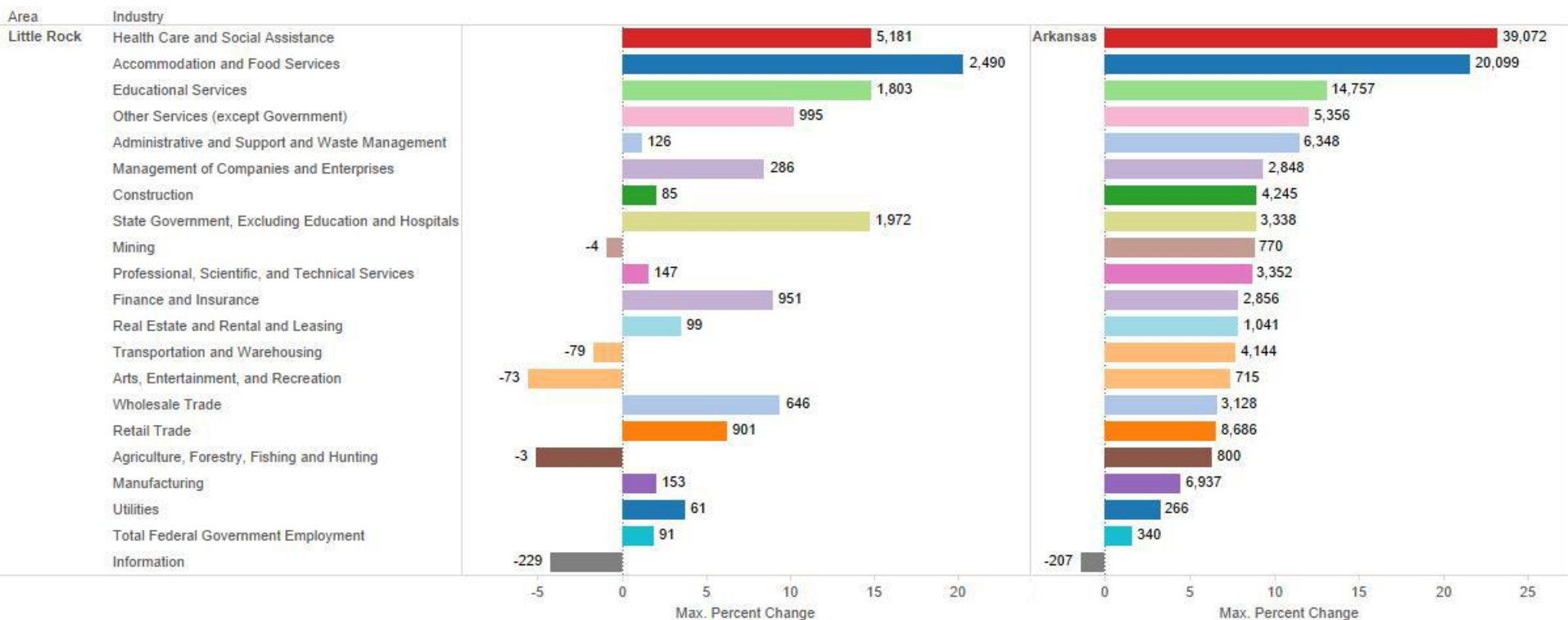
Central

Industry	C	AR
Health Care and Social Assistance	33.4	23.2
Construction	10.1	9
Educational Services	31	13.1
State Government, Excluding Education and Hospitals	-2.4	8.9
Utilities	20.5	3.3
Total All Industries	15.2	10.5



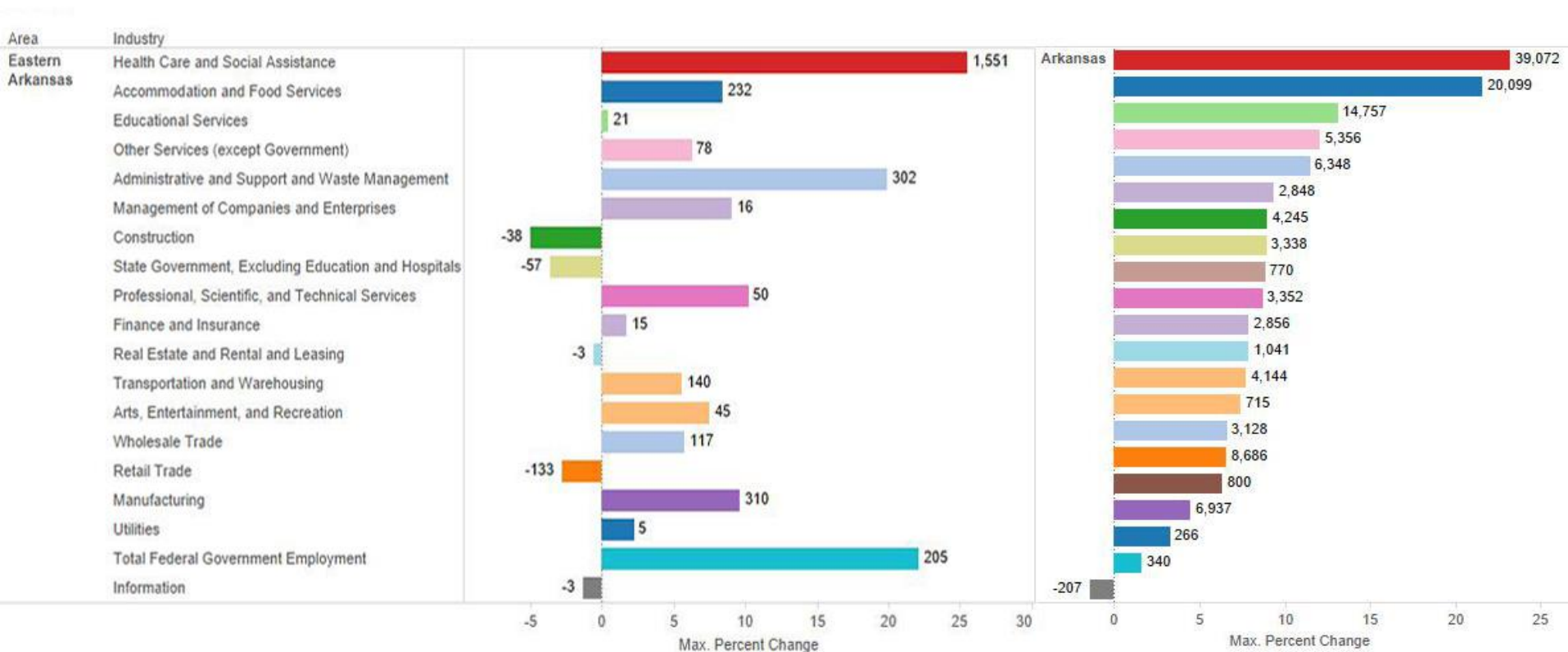
Little Rock

Industry	LR	AR
Health Care and Social Assistance	14.8	23.2
State Government, Excluding Education and Hospitals	14.7	8.9
Management of Companies and Enterprises	8.5	9.4
Construction	2	9
Transportation and Warehousing	-1.7	7.7
Total All Industries	8.3	10.5



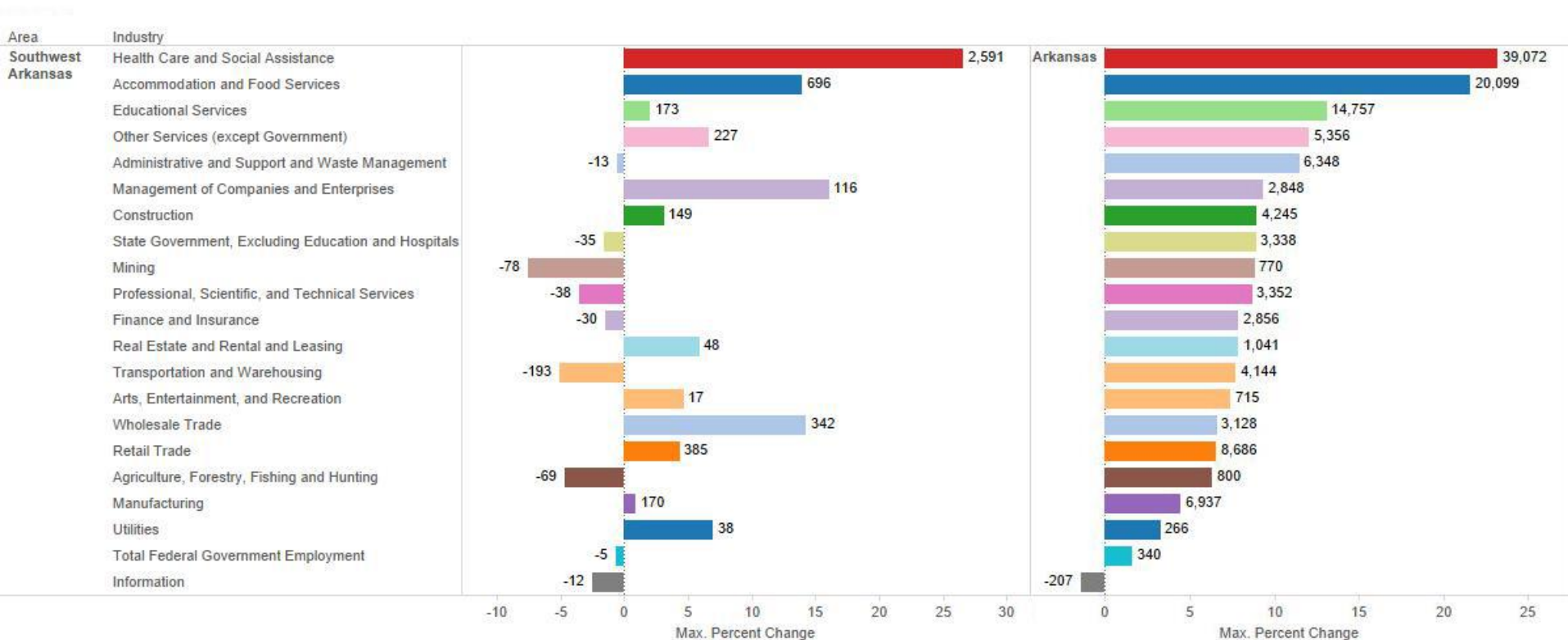
Eastern

Industry	E	AR
Health Care and Social Assistance	25.5	23.2
Accommodation and Food Services	8.4	21.6
Administrative and Support and Waste Management	19.9	11.5
Management of Companies and Enterprises	9.1	9.4
Retail Trade	-2.8	6.6
Total All Industries	7.1	10.5



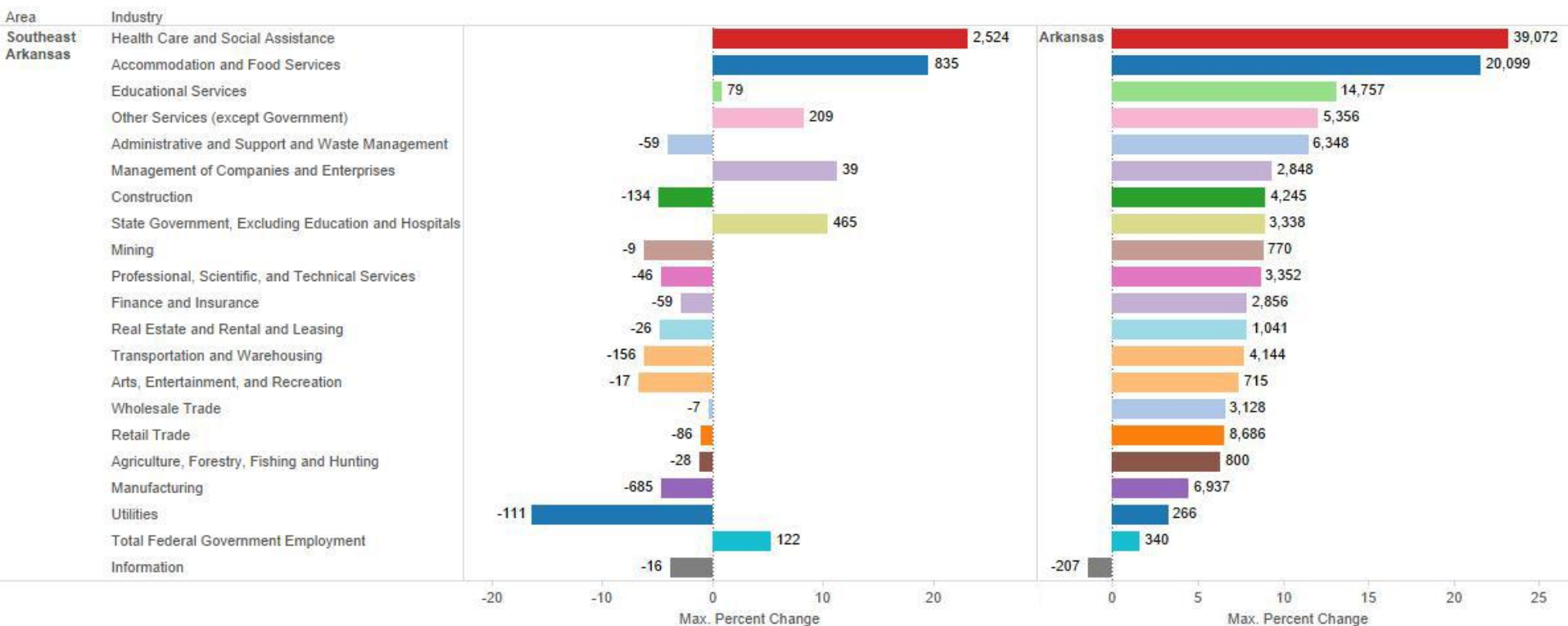
Southwest

Industry	SW	AR
Health Care and Social Assistance	26.6	23.2
Educational Services	2	13.1
Management of Companies and Enterprises	16.1	9.4
Manufacturing	0.9	4.5
Transportation and Warehousing	-5.1	7.7
Total All Industries	4.5	10.5



Southeast

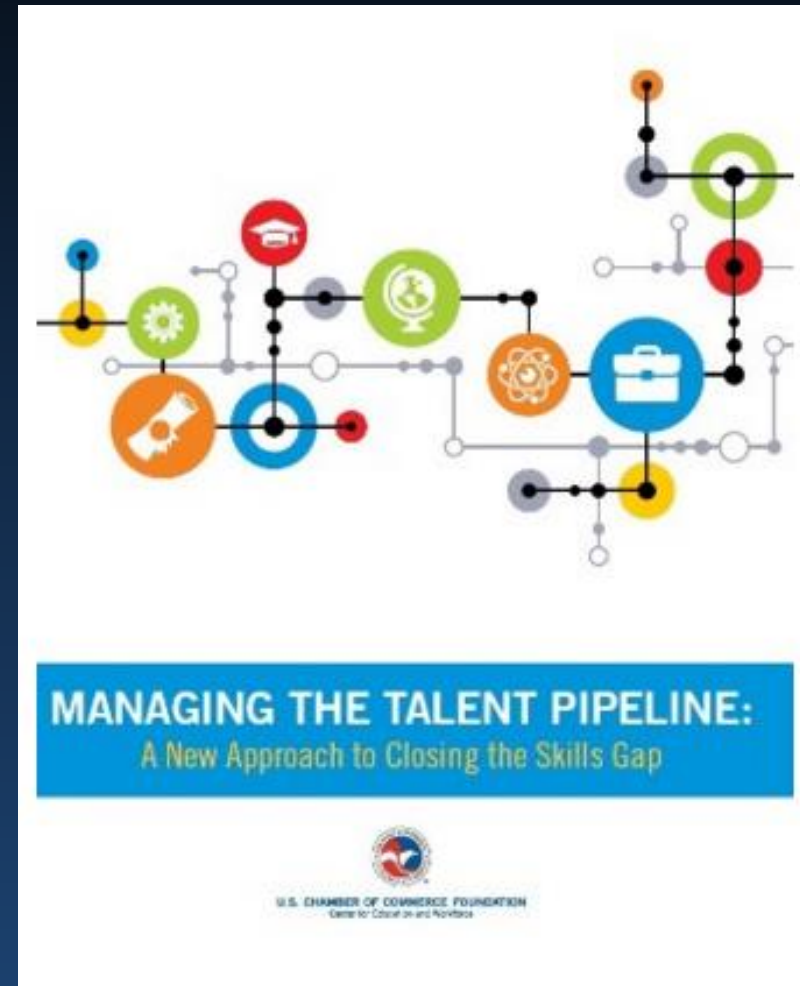
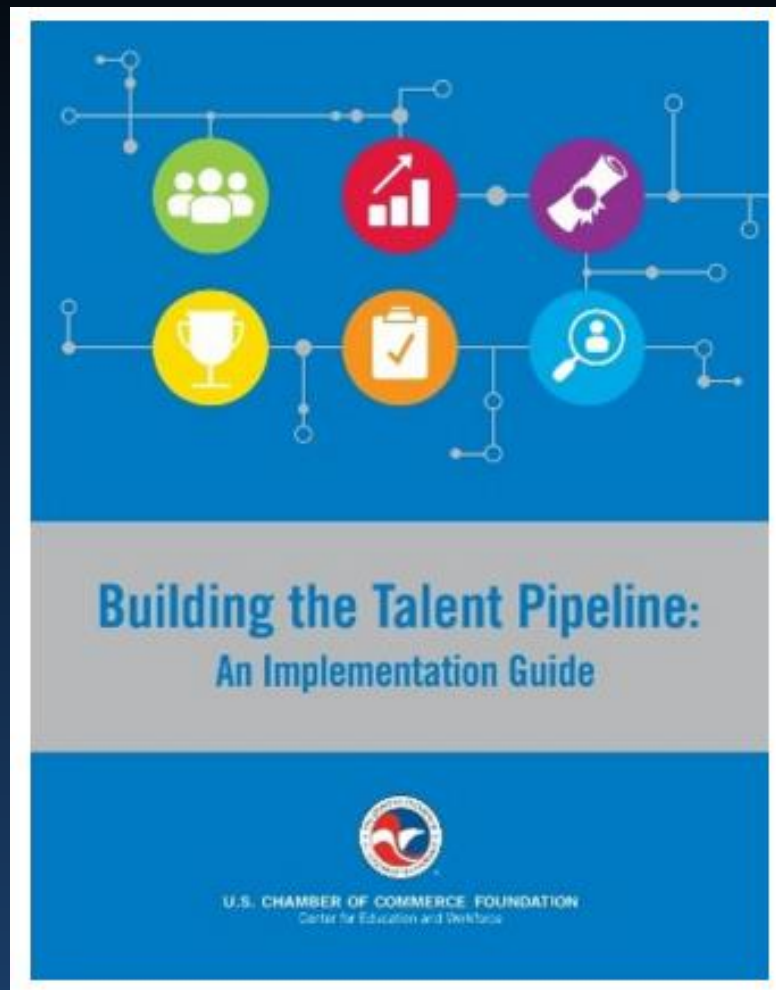
Industry	SE	AR
Health Care and Social Assistance	23.1	23.2
Agriculture, Forestry, Fishing and Hunting	-1.2	6.3
Construction	-4.9	9
Educational Services	0.9	13.1
Manufacturing	-4.6	4.5
Total All Industries	2.8	10.5



Student Loan Default Rates



Possible Approach



Braided Funding

